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THE RAND-McNALLY BANKERS' MONTHLY

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JANUARY, 1902

NINETEENTH YEAR — NUMBER 1

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PUBLISHED BY
RAND, McNALLY & CO. CHICAGO ILL.
EASTERN BRANCH 142 FIFTH AVENUE, NEW YORK CITY
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THE RAND-McNALLY
BANKERS' MONTHLY

VOLUME 23. CHICAGO, JANUARY, 1902. NUMBER 1.

UNITED STATES AS AN INDUSTRIAL POWER.

The rise of the United States as an industrial power is a new demonstration that the most important factors in the industrial progress of a country are found in the intellectual and moral characteristics of its people. It has been demonstrated here anew that the secret of industrial prowess is in efficient methods. It is not in long hours of labor, or in habits of economy or in having a docile, disciplined but inert population. It is not the cost of labor per day but per unit of product that determines industrial superiority. The highest productive capacity is found in those who have energy and fertility of mind, who are most alert and enterprising, who, instead of being bound by custom and tradition have the impulse to inquire, to contrive and initiate. That requires individuality in a population, the habit of independent and responsible action; it requires the inspiration of hope and opportunity. Probably there has never been a population on the globe that was equal in these qualities to the people who inhabit the United States. They are an amalgamation of the most vigorous nationalities of the world, brought about by the emigration of the most enterprising individuals of each, that movement in itself, with all it involves, being the most stirring to which human nature could be subjected. They come with their minds awakened and receptive, conservatism and tradition broken down by the act of coming, hope and courage stimulating every faculty. The possibilities offered by this country, the prizes within the reach of all and being daily won, have a most simulating influence. The restlessness of our people is the restlessness of those who see their fellows succeed and are impatient to succeed themselves. Every unit in the fermenting mass is an independent and

potent factor. Our form of government cultivates this individuality. It identifies and dignifies and gives responsibility to every man. De Toqueville declared that he had no doubt that the democratic institutions of this country contributed to the prodigious commercial activity of its inhabitants. A distinguished German writer says that the Americans have a quality of daring, of unrest, of assertiveness, of unexpectedness in action. An English trade journal explains our industrial progress as due to the restless energy and strong inventive genius of the American people. The *London Times* says, "the threatened competition (from the United States) in markets hitherto our own, comes from efficiency in production such as has never before been seen."

The industrial supremacy of England, so long maintained, has doubtless been due to the same mental energy, individual independence, and originality. And so we may trace the industrial rise of Germany since 1870 in some degree at least to the mental stimulus given by her tremendous effort against France, her victory and the consciousness of an enlarged national life. Such an awakening makes a people fruitful in every field of effort. No people who are simply patient, imitative and industrious, but without this intellectual life and energy, no people who are conservative rather than enterprising, can equal the people of the United States in productive capacity. They will fail to do it even with capable leadership. Japan has had a marvelous awakening, has a government not lacking in enterprise or ability, and her people are alert and receptive, but the fear of Japanese competition often expressed a few years ago has passed away. The attempt to use Chinese labor in cotton factories in China has not been successful. They have not inherited the faculty of adaptability. They will learn, but by the time they learn the methods will be obsolete. A people who depend for advancement upon imported leaders can never keep pace with a people who are themselves fertile of leaders.

The people of the United States occupy a most fortunate and enviable position at this time. No other country has its population so completely equipped with labor-saving tools and machinery, or has such industrial efficiency, man for man. No other people who approach us in industrial efficiency have such a wealth of natural resources at their command. Mr. Carnegie says that the nation which makes the cheapest steel, has other nations at its feet in most branches of manufacturing and our supremacy in this industry seems to be established.

We have scarcely come to a full appreciation of our new situation and of the modifications in our policies which it evidently requires. We have been intent upon the development of these natural resources which our people have recognized as the basis of future supremacy. We have encouraged the transplanting of industries and made what temporary sacrifices were necessary to that end. We have diversified the occupations of our people that every aptitude and talent might have employment and have had the satisfaction of seeing their genius contribute to the advancement of industry the world over. Our policy in this respect has been one instinctive to a vigorous people conscious of great

latent resources. But there is a danger that we may carry this spirit and policy of independence to a point where it will mean isolation, a suppression of intercourse with other people at the very time when we can profit most by intercourse. There is a disposition to regard all that we may buy abroad as representing money lost. We are told that we pay so many millions for a given article of commerce and the conclusion is easily reached that we ought to produce it at home. This may or may not be profitable depending upon what else we have to do. It doesn't pay a man who can earn four dollars per day to divert his energies to work worth one dollar per day. The professional man and the mechanical expert do not dig their own ditches. The people of the United States are high-grade workers. The industrial efficiency to which they have attained is such that they cannot afford to do all their own work, or to be shut up to live within and on themselves, if they can help it. Thus confined they will lose the advantages which high-grade capacity and extraordinary resources secure in the exchanges. What we want is to do the world's best paid work, to enlarge the markets for the industries which yield us the most profit and in which there are the largest possibilities, to establish ourselves in the same profitable position in the exchanges of the world that the most skillful, intelligent and resourceful individuals always hold in the exchanges of a local community.

We are all eager to sell, to find foreign customers, but we need to ponder the wise counsel of our lamented President, that we cannot sell everything and buy little or nothing. We cannot do all the work of the world. Other people must have industries, must prosper, or they certainly cannot buy from us. During the three years ended June 30th last, the excess of our merchandise exports over imports amounted to $1,739,499,252, a sum which exceeds the present stock of gold in all the banks of Europe. It is manifestly impossible to collect such balances in money. To attempt it would be to occasion financial disturbances that would react upon us, and do us vastly more harm than any scheme of reciprocal trade possibly could, with all allowance to the fears of those who oppose such a policy.

The inhabitants of the tropics have their industries, limited in number, upon which their prosperity and progress depend. If these industries are developed these people will be utilized in the economy of the world, will rise in the scale of civilization and become buyers and consumers of manufactured goods. If the industries upon which they depend for employment are crushed, if their products are refused a market, these countries will be sealed up to barbarism, their populations denied a sphere of usefulness and we shall have to withdraw labor from more remunerative employment to do their work.

The recent expansion of our exports is based on elements of superiority that will endure, but that superiority will avail little unless our relations with other peoples are those of comity and reciprocity. Two policies are open for us to pursue. One is the policy of isolation and exclusion, the policy of doing our own work completely, and of being confined to our own work and markets.

It is a policy that will sacrifice our advantages and is inconsistent with the genius and ambitions of our people. The other policy is that of fair trade, of amicable arrangements with others, which, while pressing our products into foreign markets, will recognize the fundamental truth that every country must employ its people in some manner and that if we are to supply their wants in some line, they must divert their labor to other lines. It is impossible to wholly suppress the energies of a people, at least to suppress them and have that people remain a factor in the commercial world. If restricted in one direction they must expand in another, hence no plan for the expansion of our foreign trade can be successful that does not allow for the development and prosperity of our foreign customers.

We may hope by education and technical training, and by the peculiar aptitude of our people, to secure industrial supremacy in the sense of commanding the most advanced and progressive industries, to enjoy the legitimate advantages of superior productive capacity, but we must concede some place in the world of industry to everybody—either a section of the earth from which we are wholly excluded, or a share in the exchanges—and seek for permanent trade abroad through policies that contemplate the harmonious advancement of all mankind.

GEORGE E. ROBERTS,
Director of the Mint.

SIGNIFICANCE OF RUSSIAN DEVELOPMENT.

America is quick to seize opportunity, and is also prompt to scent danger to any of her industries. With the opening of Siberia by means of the trans-Siberian Railway, the boundless plains of that great country promise in a short time to compete with the West in supplying grain and meat to the nations who cannot raise their own food stuffs. Senator Beveridge of Indiana, who two years ago went to the Philippines to study the situation on the ground, more recently went to Russia to study the possibilities of close trade relations with the United States. Russian fields will have to be plowed with American plows, sown with American drills, and reaped with American reapers. The grain will then have to be threshed with American threshers, and carried to the seaboard in American cars, drawn by American locomotives running on American rails. By prudent arrangements with regard to American manufactures, the Russian competition in raw products can be more than offset with manufactured goods, and the labor cost of the same will enable America to furnish an increased number of consumers for her own food products.

TO EXTEND CLEARING HOUSE SYSTEM.

A bill has been introduced in the House, which it is claimed will, if enacted, materially reduce the danger of financial collapse in time of panic. The title of the bill is "To protect and support commercial credit, to equalize rates of interest, to provide for the incorporation of clearing houses, to regulate and define their operations, to provide a clearing house currency, secured by pledges of commercial assets and the responsibility of the associated banks, and to provide for the circulation and redemption thereof." The measure in its present shape is the joint work of Representative Pugsley and Theodore Gilman, a well known banker of New York and senior member of the firm of Theodore Gilman, Son & Co. Its chief feature of interest is the provision for the extension under federal supervision of the clearing house system, which in its present operations is strictly local in the benefits it confers on the business of the country. It has the hearty indorsement of many of the principal bankers of the United States, including leading members of the American Bankers' Association, among whom are Charles Parsons, of St. Louis, ex-president of the American Bankers' Association; F. G. Bigelow, president of the First National Bank of Milwaukee and chairman of the executive committee of the American Bankers' Association; E. J. Parker, of Quincy, vice-president of the association for Illinois; Charles R. Hannan, president of the First National Bank of Council Bluffs, Iowa; Theodore C. Stevens, of Toledo, vice-president of the American Bankers' Association for Ohio; J. M. Cunningham, of East Las Vegas, vice-president of the association for New Mexico, and J. B. Thomas, of Albany, Mo., vice-president of the association for Missouri.

The interest in the subjects on which the bill touches is so general that the text of the bill is reproduced as follows:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That associations, to be known as national clearing houses, for the settlement of money transactions by effecting clearances between banks and for doing other business for and between banks not inconsistent with the provisions of this Act, may be formed by any number of banks not less than five duly incorporated, either under the national bank act or under the laws of any state or territory, of which a majority shall be organized under the national bank act, in any city or town of not less than six thousand inhabitants, who shall enter into articles of association for the regulation of the business of the association and the conduct of its affairs, which said articles shall be approved by the stockholders of each bank uniting to form the association at a meeting called for the purpose and shall be signed by the officers of each bank by authority conferred upon them to do so by vote of the stockholders, and a copy of them forwarded to the Comptroller of the Currency to be filed and preserved in his office.

Sec. 2. That the banks uniting to form such an association shall, by their proper officers, make an organization certificate, which shall specify—

First. The name assumed by such association, which name shall be "The

National Clearing House of ———" (giving the name of the city or town where located and where its business of effecting clearances shall be carried on).

Second. The names, the amounts of capital stock, and the number of shares into which it is divided of the banks composing the association.

Third. A declaration that said certificate is made to enable such banks to avail themselves of the advantages of this act.

The said certificate shall be acknowledged before a judge of some court of record or a notary public, and such certificate, with the acknowledgment thereof authenticated by the seal of such court or notary public, shall be transmitted to the Comptroller of the Currency, who shall record and carefully preserve the same in his office. Copies of such certificate, duly certified by the Comptroller and authenticated by his seal of office, shall be legal and sufficient evidence in all courts and places within the United States or the jurisdiction of the Government thereof of the existence of such association and of every other matter or thing which could be proved by the production of the original certificate.

Sec. 3. That any banking association organized under the national bank act shall be entitled to membership in the clearing house of its state, territory, district, or locality organized under this act on presenting to the said clearing house a certificate from the Comptroller of the Currency that such association has complied with all the provisions required to be complied with before commencing the business of banking, and that such association is authorized to commence such business; and any banking association organized under the laws of any state or territory shall be entitled to membership in the clearing house of its state, territory, or district on presenting a certificate from the superintendent of banking of said state or territory that such association has complied with all the provisions of the state or territorial law required to be complied with before commencing the business of banking, and that such association is authorized to commence such business: *Provided,* That such state or territorial banking associations shall maintain reserves as provided in sections ninety-four to one hundred and five, inclusive, of chapter five of the national bank act, as amended, or in any other part thereof.

Sec. 4. That every association formed pursuant to the provisions of this act shall, from the date of the execution of its organization certificate, be a body corporate, but shall transact no business except such as may be incidental to its organization, and necessarily preliminary, until authorized by the Comptroller of the Currency to commence the business of effecting clearances. Such association shall have power to adopt a corporate seal, and shall have succession by the name designated in its organization certificate for a period of twenty years from its organization, unless sooner dissolved according to the provisions of its articles of association or by the act of the banks owning two-thirds of the capital stock represented in the association, or unless the franchise shall be forfeited by a violation of this act. By such name it may make contracts, sue and be sued, complain and defend in any court of law or equity as fully as natural persons. It may elect or appoint directors, and by its board of directors appoint a president, vice-president, treasurer, and other officers, define their duties, require bonds of them, and fix the penalty thereof; dismiss said officers, or any of them, at pleasure, appoint others to fill their places, and exercise under this act all such incidental powers as shall be necessary to carry on the business of a clearing house for the settlement of money transactions by the mutual set-off of debits and credits, commonly called making clearances for banks, and act for the members of the association in their united capacity when authorized to do so by a majority vote of said members; and its board of directors shall have power to

define and regulate by by-laws not inconsistent with the provisions of this act the manner in which its directors shall be elected or appointed, its officers appointed, its property transferred, its general business conducted, and all the privileges granted by this act to associations organized under it shall be exercised and enjoyed; and its usual business shall be transacted at an office or banking house located in the place specified in its organization certificate.

Sec. 5. That the affairs of every association shall be managed by not less than nine directors, one of whom shall be the president, a majority of whom shall be directors in banks, members of the association which are organized under the national bank act. Every director shall, during his whole term of service, be a citizen of the United States, and at least two-thirds of the directors shall have resided in the state, territory, or district in which such association is located one year next preceding their election as directors, and be residents of same during their continuance in office. Each director, when appointed or elected, shall take an oath that he will, so far as the duty devolves on him, diligently and honestly administer the affairs of such association and not knowingly violate, or willingly permit to be violated, any of the provisions of this act, which oath, subscribed by himself and certified by the officer before whom it is taken, shall be immediately transferred to the Comptroller of the Currency and by him filed and preserved in his office.

Sec. 6. That the directors of any association first elected or appointed shall hold their places until their successors shall be elected and qualified. All subsequent elections shall be held annually on such day in the month of January as may be specified in the articles of association, and directors so elected shall hold their places for one year and until their successors are elected and qualified; but any director having in any manner become disqualified shall thereby vacate his place. Any vacancy in the board shall be filled by appointment by the remaining directors, and any director so appointed shall hold his place until the next election. If from any cause an election of directors shall not be made at the time appointed the association shall not for that cause be dissolved, but an election may be held on any subsequent day, thirty days' notice thereof in all cases having been given in a newspaper published in the city, town, or county in which the association is located. If the articles of association do not fix the day on which the election shall be held, or if the election should not be held on the day fixed, the day for the election shall be designated by the board of directors in their by-laws or otherwise: *Provided*, That if the directors fail to fix the day, as aforesaid, banks representing two-thirds of the capital stock represented in the association may.

Sec. 7. That in all elections of directors, and in deciding all questions at meetings of members of the association, each bank member shall be entitled to a representation equal to the minimum number of directors allowed by law to said bank, but no bank organized under a state or territorial law shall be entitled to a greater representation at such meetings than that of a national bank. Directors of a bank who shall be appointed to represent said bank at meetings of the association may vote by proxy duly authorized in writing, but no officer, clerk, teller, or bookkeeper of such association shall act as proxy, and no bank any of whose liabilities are past due and unpaid, after presentation and demand, shall be allowed representation in the board of directors or at the meetings of the association.

Sec. 8. That if upon a careful examination of the facts so reported, and of any other facts which may come to the knowledge of the Comptroller, whether by means of a special commission appointed by him for the purpose of inquiring

into the condition of such association or otherwise, it shall appear that such association is lawfully entitled to commence the business of a clearing house as described in this act, the Comptroller shall give such association a certificate under his hand and official seal that such association has complied with all the provisions of this act required to be complied with before being entitled to commence the business of a clearing house under it, and that such association is authorized to commence said business accordingly; and it shall be the duty of the association to cause said certificate to be published in the city or county where the association is located for at least sixty days after the issuing thereof.

Sec. 9. That the clearing house association organized under this act, in the chief commercial city in each state, or in the city most central and convenient for business in each state, or any clearing house so organized effecting bank clearings of over two hundred million dollars annually, to be designated and approved by the Secretary of the Treasury, shall be made a clearing house of issue. And if there shall be more than one clearing house of issue in a state, then the Secretary of the Treasury shall divide the state into a like number of clearing-house districts which shall be convenient for the business tributary to each clearing house of issue. The Secretary of the Treasury shall authorize the organization of a clearing house of issue in any state or territory in which there may not be a city or town having five banks duly incorporated under either the national bank act or under the laws of said state or territory, and shall fix the location of same: *Provided,* That said clearing house of issue shall be composed of not less than ten banks, none of whom shall have a capital less than the minimum amount authorized by the national bank act and a majority of whom shall be organized under said national bank act. Banks in each state, territory, or district shall transact the business described in section ten of this act only with the clearing houses of issue in their state, territory or district.

At the annual meetings of the clearing houses of issue there shall be appointed or elected a loan committee, whose duties shall be as described in sections ten and eleven of this act. Members of this committee shall not be eligible for re-election or reappointment until one year after their terms of office shall have expired. They shall be divided into three classes at their first election or appointment; one-third shall serve one year, one-third two years, and one-third three years, and at every election or appointment thereafter they shall be elected or appointed for a term of three years.

Sec. 10. That every clearing house of issue organized under this act shall be authorized and empowered to obtain from the Comptroller of the Currency and issue to banks composing the clearing-house associations within its state, territory, or district notes to be circulated as money in accordance with the provisions of this act, and to act as trustees by receiving from bank members, and holding in trust in accordance with the provisions of this act, securities pledged by said bank members as collateral to the circulating notes issued to them. The collateral securities which a clearing house of issue may receive from its bank members, or from any bank members of a clearing house within its state, territory, or district, shall consist of commercial assets, promissory notes, bills of exchange, convertible bonds and stocks, and other securities and evidences of debt. On the approval of the loan and appraisement of the value of said commercial assets by its loan committee, the said clearing house of issue may deliver to said bank member seventy-five per centum of said value in its said circulating notes as an advance upon said pledged property, and shall require from said bank member its promissory note of equal amount, which note shall be in form as approved by said clearing house of issue. The bank member taking said circu-

lating notes shall engage to redeem them in the lawful money of the United States at all times upon demand of payment duly made during the usual hours of business at the office of such bank member, and also when called upon to do so by the clearing house issuing the notes, and to give any additional collateral needed to restore any depreciation in the value of the assets pledged, on demand. On failure to comply with such demands before the close of business hours of the day when made, said bank member shall be adjudged in default, and shall be thereupon closed pending an examination by a committee from the association which issued the notes. On recommendation by the examining committee the loan committee shall proceed to liquidate the loan by turning the securities into cash, in accordance with the method provided in section eleven. The bank member taking said notes may release its securities from pledge by depositing with the said clearing house of issue clearing-house currency, United States legal-tender notes, coin, or coin certificates, with any charges made by said clearing house of issue, whereupon it shall be entitled to and shall receive all its securities so pledged. The charges shall be regulated by each clearing house of issue. Upon the receipt of such deposit the clearing house of issue shall immediately give notice in a newspaper published in the city, town, or county in which the association is located, which notice shall be published at least once a week for six months successively, that the notes of such bank member will be redeemed at par, and that the circulating notes of such bank member must be so presented for redemption within six years from the date of such notice; and all notes which shall not be thus presented for redemption and payment within the time specified in such notice shall cease to be a charge upon the funds in the hands of the clearing house for that purpose. At the expiration of such notice it shall be lawful for the clearing house of issue to surrender and such bank member or its legal representative shall be entitled to receive all the money remaining after such redemption, except so much thereof as may be necessary to pay the reasonable expenses chargeable against the said accounts, including the payment for the publication of the above-mentioned notices.

All circulating notes which shall be thus redeemed either by the clearing house of issue or by the bank member shall be burned to ashes in the presence of three persons, one to be appointed by the Comptroller of the Currency, one by the clearing house of issue, and one by the bank member on whose account they were issued; and a certificate of such burning shall be made on the books of the clearing house of issue and duplicates forwarded to the Comptroller of the Currency and to the bank member whose notes are thus cremated.

Sec. 11. That each bank member taking such circulating notes shall guarantee the clearing house of issue from loss resulting from such issue to them, and in case of a default in the payment of a loan when demanded by the clearing house of issue or of a default arising in any other manner, then it shall be the duty of said clearing house of issue to levy upon all the clearing houses in said state, territory, or district, in proportion to the capital of their bank members, a sufficient sum to provide for the payment of said loan, which sum shall be held for the payment and redemption of the circulating notes so issued. And if enough money can not be obtained by such assessments, then it shall be the duty of said clearing house of issue to report to the Comptroller of the Currency the fact of said default, and it shall be his duty to levy a further assessment upon all the clearing houses organized under this act in all the states and territories until such sum is secured, in which case the funds so raised by the Comptroller shall be paid by him to the Treasurer of the United States as a special fund to pay the circulating notes of the defaulting bank member; and he shall appoint a receiver

for the collateral securities to the loan or loans in default, who shall take possession thereof and turn them into cash and distribute the proceeds to the banks which have contributed to the assessment, and any surplus after reimbursing them their advances shall be handed over to the bank member in default or its legal representative. But if the assessment by the clearing house of issue on the banks of its state, territory, or district is sufficient to provide the needed funds, then the collaterals shall be administered upon and turned into cash by the loan committee or by a liquidating committee of said clearing house of issue, and the cash proceeds shall be appropriated as above provided. At no time shall the total amount of such notes issued to any bank member exceed the amount at such time actually paid in of the capital stock of the bank member so applying. And said loan committee are charged with the duty of supervising said loans so as to maintain the margin of the value of the collateral security, and shall demand additional securities to make good any depreciation in their value, and they may allow withdrawals and substitutions of securities which shall not diminish the said value.

Sec. 12. That in order to furnish suitable notes for circulation as provided in this act, the Comptroller of the Currency is hereby authorized and required, under the direction of the Secretary of the Treasury, to cause plates and dies to be engraved in the best manner to guard against counterfeiting and fraudulent alterations, and to have printed therefrom, and numbered, such quantity of circulating notes, in blank, of the denominations of one dollar, two dollars, five dollars, ten dollars, twenty dollars, fifty dollars, one hundred dollars, five hundred dollars, and one thousand dollars, as may be required to supply under this act the associations entitled to receive the same, which notes shall express upon their face that they are secured by deposit with the clearing house of issue at (naming the city) of commercial assets at seventy-five per centum of their market value, and that sail clearing house holds said assets as trustee for the note holder to secure their payment, which payment is guaranteed by the associated banks of the United States through any clearing house, and shall be attested by the signatures of the president or vice-president and treasurer of said clearing house of issue as for account of the bank member receiving said notes; and on requisition of a clearing house of issue the Comptroller of the Currency shall forward the amount of blank notes in denominations as called for as may be required to supply the bank member entitled to receive the same under this act.

Sec. 13. That after any such clearing house of issue shall have caused its promises to pay such notes on demand to be signed by the president or vice-president and treasurer thereof, in such manner as to make them obligatory promissory notes payable on demand, such clearing house of issue shall date the notes in a distinct, legible, and uniform manner and shall deliver them to the bank member entitled to receive them; and said bank shall cause them to be countersigned by one of its officials, and thereafter said bank is hereby authorized to issue and circulate the same as money, and the same shall be received at par at all the clearing houses in the United States organized under this act; and said clearing house of issue shall thereupon forward to the Comptroller of the Currency a certificate setting forth the amount of notes delivered, the name of the bank member receiving same, and the amount of the collateral security held in trust for their redemption.

And every bank member of every clearing house organized under this act shall take and receive at par, for any debt or liability to it, any and all notes or bills issued by any clearing house of issue organized under this act.

The meeting together of any persons who are officers, agents, or employes of

persons, firms, or corporations in any one or more places once in thirty days or oftener, for the purpose of exchanging, paying, or in any other way satisfying any obligations used in commerce among the several states by any two or more of such persons, firms, or corporations, or for the purpose of the settlement of money transactions by the mutual set-off of debits and credits, commonly called making clearances for banks, shall constitute such persons, firms, or corporations represented in such meeting a clearing association, for the purpose of the taxation herein imposed, and such persons, firms, or corporations represented shall be jointly and severally liable to pay, and shall pay, into the treasury of the United States a duty in amount equal to one-fiftieth of one per centum on the aggregate amount of all such obligations exchanged, paid, or in any way satisfied, or on the aggregate amount of the money transactions settled by the mutual set-off of debits and credits, at each and every meeting of persons acting for such persons, firms, or corporations: *Provided, however,* That in case any such clearing-house association pays one-half of the tax herein imposed on or before the day it is due and payable, the other half shall be, and is hereby, remitted: *And provided further,* That the tax herein imposed on clearing-house associations herein described shall be wholly remitted to all members of clearing houses that are incorporated under this act.

Sec. 14. That it shall be the duty of the clearing house of issue to receive worn-out or mutilated circulating notes issued by it to any bank member, and also, on due proof of the destruction of any such circulating notes, to deliver in place thereof other circulating notes of like tenor and amount; and such worn-out or mutilated notes, after a memorandum shall have been entered in the proper books, as may be established by the clearing house of issue, shall be burned to ashes in presence of three persons, one to be appointed by the Comptroller of the Currency, one by the clearing house of issue, and one by the bank member on whose account they were issued, and a certificate of such burning shall be made on the books of the clearing house of issue and duplicates forwarded to the Comptroller of the Currency and to the bank member whose notes are thus cremated.

Sec. 15. That it shall be unlawful for any officer acting under the provisions of this act to countersign or deliver to any association or to any other company or persons any circulating notes contemplated by this act, except as hereinbefore provided and in accordance with the true intent and meaning of this act. Any officer who shall violate the provisions of this section shall be deemed guilty of a high misdemeanor, and on conviction thereof shall be punished by fine not exceeding double the amount so countersigned and delivered and imprisoned not less than one year and not exceeding fifteen years, at the discretion of the court in which he shall be tried.

Sec. 16. That it shall be lawful for any such association to purchase, hold, and convey real estate, as follows:

First. Such as shall be necessary for its immediate accommodation in the transaction of its business.

Second. Such as shall be mortgaged to it in good faith by way of security for debts previously contracted.

Third. Such as shall be conveyed in satisfaction of debts previously contracted in the course of its dealings.

Fourth. Such as it shall purchase at sales under judgment, decrees, or mortgages held by such association, or shall purchase to secure debts due to said association.

Such association shall not purchase or hold real estate in any other case or for any other purpose than as specified in this section, nor shall it hold the possession of any real estate under mortgage, or hold the title and possession of any

real estate purchased to secure any debts due to it for a longer period than five years.

Sec. 17. That the plates and special dies to be procured by the Comptroller of the Currency for the printing of such circulating notes shall remain under his control and direction, and the expense necessarily incurred in executing the provisions of this act, respecting the procuring of such notes and all other expenses of the bureau, shall be assessed each year upon the clearing houses organized under this act in proportion to the capital stock of their members.

Sec. 18. That the Comptroller of the Currency, with the approbation of the Secretary of the Treasury, as often as shall be deemed necessary or proper or at the request of any clearing house, shall appoint a suitable person or persons to make an examination of the affairs of every association organized under this act, which person shall not be a director or other officer in any association whose affairs he shall be appointed to examine, and who shall have power to make a thorough examination into all the affairs of the association, and in doing so to examine any of the officers and agents thereof on oath, and shall make a full and detailed report of the condition of the association to the Comptroller, who shall fix the compensation for his services.

Sec. 19. That every president, director, treasurer, teller, clerk, or agent of any association who shall embezzle, abstract, or willfully misapply any of the moneys, funds, or credits of the association, or shall, without authority from the directors, issue or put in circulation any of the notes of the association, or shall, without such authority, assign any note, bond, draft, bill of exchange, mortgage, judgment, or decree, or shall make any false entry in any book, report, or statement of the association with intent in either case to injure or defraud the association or any other company, body politic or corporate, or any individual person, or to deceive any officer of the association or any agent appointed to examine the affairs of any such association, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by imprisonment not less than five nor more than ten years.

Sec. 20. That every person who shall mutilate, cut, deface, disfigure, or perforate with holes, or shall unite or cement together, or do any other thing to any note issued by any such association, or shall cause or procure the same to be done, with intent to render such note unfit to be reissued by said association, shall, upon conviction, forfeit fifty dollars to the association who shall be injured thereby, to be recovered by action in any court having jurisdiction.

Sec. 21. That if any person shall falsely make, forge, or counterfeit, or cause or procure to be made, forged, or counterfeited, or willingly aid or assist in falsely making, forging, or counterfeiting any note in imitation of or purporting to be in imitation of the circulating notes issued under the provisions of this act, or shall pass, utter, or shall publish, or attempt to pass, utter, or publish any false, forged, or counterfeited note purporting to be issued by any association doing business under the provisions of this act, knowing the same to be falsely made, forged, or counterfeited, or shall falsely alter, or cause or procure to be falsely altered, or willingly aid or assist in falsely altering any such circulating notes, issued as aforesaid, or shall pass, utter, or publish, or attempt to pass, utter, or publish, as true, any falsely altered or spurious circulating note issued, or purporting to have been issued, as aforesaid, knowing the same to be falsely altered or spurious, every such person shall be deemed and adjudged guilty of felony, and being thereof convicted by due course of law, shall be sentenced to be imprisoned and kept at hard labor for a period of not less than five years nor more than fifteen years, and fined in a sum not exceeding one thousand dollars.

Sec. 22. That if any person shall make or engrave, or cause or procure to be made or engraved, or shall have in his custody or possession any plate, die, or block after the similitude of any plate, die, or block from which any circulating notes issued as aforesaid shall have been prepared or printed, with intent to use such plate, die, or block, or cause or suffer the same to be used, in forging or counterfeiting any of the notes issued as aforesaid, or shall have in his custody or possession any blank note or notes engraved and printed after the similitude of any notes issued as aforesaid, with intent to use such blanks, or cause or suffer the same to be used, in forging or counterfeiting any of the notes issued as aforesaid, or shall have in his custody or possession any paper adapted to the making of such notes and similar to the paper upon which any such notes shall have been issued, with intent to use such paper, or cause or suffer the same to be used in forging or counterfeiting any of the notes issued as aforesaid, every such person, being thereof convicted by due course of law, shall be sentenced to be imprisoned and kept to hard labor for a term not less than five nor more than fifteen years, and fined in the sum not exceeding one thousand dollars.

Sec. 23. That the Secretary of the Treasury, in his discretion, may deposit with clearing houses of issue organized under this act in the ratio that the capital of the banks composing same bears to the total capital of all banks associated in all clearing houses, or in any other ratio or manner which may seem to him fit, any part of the surplus funds in the Treasury of the United States not required for immediate use, provided said clearing houses of issue, under authority given by their bank members, shall give an obligation satisfactory to the Secretary of the Treasury for their return. These deposits shall be for such time and at such rate of interest as the said Secretary shall fix. The said Secretary shall have power to recall and demand payment of such deposits at his discretion, and to enforce such demands. Such deposits, when received by a clearing house of issue, shall be loaned only to its members and on security approved by the loan committee of such clearing houses.

Sec. 24. That it shall be the duty of the Comptroller of the Currency to report annually to Congress at the commencement of its session:

First. A summary of the operations and conditions of every association from whom reports have been received the preceding year at the several dates to which such reports refer, with an abstract of the whole amount of their debts and liabilities, the amount of circulating notes outstanding, and the total amount of means and resources, specifying the amount of lawful money and Government deposits held by them at the times of their several returns, and such other information in relation to said associations as in his judgment may be useful.

Second. A statement of associations whose business has been closed during the year, with the amount of their circulation redeemed and amount outstanding.

Third. Any amendment to the laws relative to clearing houses by which the system may be improved and the security of the holders of their notes may be increased.

Fourth. The whole amount of the expenses of carrying out the provisions of this act. And such report shall be made by or before the first day of December in each year, and the usual number of copies for the use of the Senate and House and one thousand for the use of the department shall be printed by the public printer and in readiness for distribution at the first meeting of Congress.

Sec. 25. That the clearing houses organized under this act may organize among themselves associations to include the banks members thereof in any state, territory, or district, and may hold annual conventions and meetings at other times for the formulation of rules and regulations for the conduct of their affairs

and for the discussion of financial subjects and for the preservation and exchange of information to govern the granting of credits, and when approved by the Secretary of the Treasury such rules and regulations shall be binding upon the banks and clearing houses within said state, territory, or district. The Secretary of the Treasury shall have power to suspend or rescind any of said rules or regulations.

Sec. 26. That clearing houses organized under this act may form a national association, which shall meet in convention annually, whose object shall be the promotion of the interests of the banks of the United States receiving the benefits of this act, and said convention may pass rules and regulations to govern the operations of clearing houses and the banks connected with same, which, when approved by the Secretary of the Treasury, shall be binding upon such clearing houses. The Secretary of the Treasury shall have power to suspend or rescind any of said rules or regulations. The delegates to a state, territory, or district convention shall number not less than ten nor more than one hundred, and to a national convention three hundred, which numbers divided into the aggregate of the banking capital represented shall give in each case the amount of capital to be taken as the basis of representation. The Comptroller of the Currency may unite banks into voting groups where their separate capital is below the basis of representation, and each group shall be entitled to one representative. All elections of representatives to conventions shall be by a majority vote of the directors entitled to vote of single banks and banks composing groups; each bank shall have a vote equal to the minimum number of directors allowed to it by law, but no bank shall be allowed more votes than shall be given to a national bank, and no bank shall have more than one representative in the national association.

Mr. Gilman in speaking of the bill submitted, says:

"It is a banking and currency measure, and has nothing to do with the finances of the Government. These two subjects should be kept distinct. The independence of the United States Treasury from the banking operations of the people was established more than half a century ago, and the advantages resulting to the Government from this separation have been almost universally acknowledged. The financial principle seems well established that the Government should take care of its obligations, and corporations created by the Government should take care of their obligations. The laws of banking govern banking operations, whether the currency is silver or gold or an irredeemable paper money. The whole matter of the currency of the Government is outside of the banking question, and the two should be separated, taken up and decided apart from each other. The banking system should not be the battlefield for warring currency factions.

"Our bill does not disturb or conflict with the national bank act. It is supplementary to it. Popular banks are provided for in the national bank act, and our measure proposes that that act shall stand without amendment. The national bank act is admirable in all its provisions: it is the flower and fruit of Republican banking legislation; it has served the people well these thirty-five years; it has their confidence, and is enshrined in their affections. A change in that act would be most risky and most serious."

Charles Parsons of St. Louis outlined a plan for an emergency circulation in the summer of 1893 which is in line with the clearing house currency bill printed herewith. The Parsons plan was given some publicity during the 1893 panic period, but its ideas were distinctly in advance of the popular discussions of financial questions at that time. The plan was outlined tersely and clearly by Mr. Parsons as follows:

I propose that Congress pass a law for the issue of from seventy-five to one hundred million of dollars of currency notes solely for use during times of financial panic.

These notes shall be printed and prepared for use under direction of the United States Treasury Department; shall be countersigned by the Treasurer and registered by the Register.

They shall be delivered to the various clearing houses of the country in such proportions as the importance of the place in business warrants, none, however, to be delivered to any place having less than $5,000,000 of banking capital represented in its clearing house.

A committee of five shall be appointed to consider applications for loans of this currency by banks in each clearing house, and the Bank Examiner for the district, or some person well acquainted with the value of securities and the business men of the city, shall be appointed by the Secretary of the Treasury and shall be an additional member of said committee.

This committee shall receive from applying banks good bills receivable maturing and not having more than four months to run, or good interest-paying bonds of states, counties and cities of the United States, or first mortgage bonds of dividend-paying railroads, and shall issue to such banks, in reasonable amounts as the committee deems wise, $750 for each $1,000 of security thus deposited; for which the borrowing bank shall execute and deliver its collateral bill payable, with pledge, which shall become due not more than four months from date of issue at farthest, and draw interest at six per cent per annum. The committee may reduce the time the bill payable has to run in its discretion or to suit the borrowing bank.

Before any currency shall be delivered to any clearing house, its members shall by a unanimous vote agree to become responsible for the ultimate redemption. If a special law is required to authorize such guaranty, it shall become a part of this bill.

The banks securing the currency from the committees shall also agree to redeem it as it is presented at their duly named agency in the city of New York, and a failure to so redeem it shall cause the bill payable given for it to become due and payable at once, and the issuing committee shall be authorized to sell the pledged securities and redeem said currency without any delay.

The notes of which this currency is to be composed shall be of various denominations, from $5 to $20, and are to be considered as emergency notes, and the necessity and time of their issue shall be fixed by the President of the United States whenever he deems there is an emergency in which the public interests and the financial condition of the country require it; and notice shall be publicly given by him when he so considers the necessity to exist.

Within six months from the date on which the President shall order the issue of this currency to the clearing houses of the country, each clearing house shall return said currency taken by it to the Treasurer of the United States, and for and in place of any such notes as it may not be able to thus return (by reason of being in circulation) United States legal tender money may be paid over, which shall be held by the Government for the redemption of such unreturned notes.

The interest secured from the loans made under this law shall be divided as follows:

First. The expense of preparing the currency and its transmission to the various clearing houses shall be remitted to the United States Treasurer on receipt by the various clearing houses, in proportion as they have received of the currency.

Second. One-fourth of the remainder shall be paid to the United States Treasurer to be by him turned into the Treasury, and the remainder shall belong to the clearing house, to be divided by them among the banks in proportion to the value represented by each (counting capital and accumulated surplus), as guarantors of the loans made.

The final settlement of interest shall be made and balance due the Government paid over within six months from the date of the President's order for issue of the currency.

The general management of the issue of the currency might be under the same department of the Treasury as that of the national banks. The currency is to be signed by the president and manager of each clearing house issuing it.

In explanation of the plan Mr. Parsons says:

The object of this currency is to provide (when, as in 1857 and 1873 and now, the people become unduly excited and distrustful, being disposed to withdraw money from solvent banks, thus curtailing the capacity of such institutions to accommodate the public, imperiling the existence of solvent and well managed banks, producing also unreasonable declines in the values of various reliable and safe bonds and stocks, closing up factories, throwing out of occupation worthy and industrious citizens, ending in a wild and senseless scramble for money) that the emergency currency shall be forthcoming to supply the place of that withdrawn by a frightened public from the banks.

This currency bears on its face not a guaranty of the Government, but has its stamp and register, like the national bank note, to show that it is under its care and watch. It would be issued against a genuine value to solvent parties, and will be secured, first, by the guaranty of each clearing house; and, secondly, by the banks receiving it, with their best securities behind it.

I limit the issue to towns having $5,000,000 bank capital, as I wish to have the character of the currency above dispute, so that it will circulate freely and have every element of safety to gain public confidence.

I provide for its redemption within six months, because otherwise it would not be an emergency currency but likely to be permanent and thus it would lose this avenue of relief in times of public danger such as now exists.

TRADE FOLLOWING THE FLAG.

The Navy Department has demonstrated that trade follows the flag, and as the banner under which our war vessels sail becomes better known, there cannot but be increased commerce between our land and those recently awakened to the fact that the United States is in condition to supply the world's needs in short order, and supply them with a very superior article. The work of the navy has made the Pacific not only the ocean of the twentieth century, but has made it an American ocean, which will render a rich tribute to the farms, shops, stores, and factories of the United States.

FINANCIAL AND COMMERCIAL OUTLOOK.

The existing prosperity in American industrial and commercial fields has during the past year lost none of the buoyancy that it has exhibited for several years previous. Not only is the retrospect remarkable, however, but the future gives every indication of equalling if not surpassing records already made. In fact to a degree prosperity in some of the industries is assured for practically the whole of 1902, owing to the great demand that has recently been made and which far exceeded even the enhanced productive capacity. The iron and steel industry is an example of this. Manufacturers have for some time been unable to cope with the demand made upon them, and in consequence there has been a continual overplus of orders which it alone will take at least half a year to fill. Further, the railroads, which have been the basis of the good times in the iron and steel business, are continually reporting increased earnings, the greater portion of which is being used to improve roadbeds, increase the rolling stock, and also to build new short lines in especially profitable districts. This progressive policy has been followed now for some time, and still it is safe to suppose that it will continue as many systems are not well enough equipped yet to take care of the traffic. Aside from this it is known that the railroads are strengthening their position by accumulating large surpluses which will enable them when traffic decreases and depression sets in, to maintain their dividend rates for some time. This excellent condition can be further enhanced by a considerable reduction in expenses, if such a course becomes necessary, and the short lines that have been built are already making favorable reports and will serve as a part offset to any loss of business that the main lines may have to meet. There is nothing at the present time in the railroad situation that is not encouraging, and this will directly reflect on the iron and steel business.

While the shortage of the corn crop will probably tell on the earnings of some of the systems within the next few months, railroad officials are generally very sanguine and do not think that the loss will amount to much. The principle drawback among the railroads is the lack of rolling stock and the inability of lines to adequately take care of the traffic. This is especially true of the roads in the anthracite coal regions. This difficulty is being remedied as fast as possible, but it will be some time before the roads are in a position to properly take care of the product.

Another feature of the general situation that lends strength to optimistic views is the condition of the foreign markets, which are gradually emerging from most distressing times. These markets have become a most important factor in our industrial affairs, and the fact that they are taking on a brighter hue gives promise that during the next year there will probably be an increased demand for American goods. The increase of our export trade during 1901 has not kept pace with that of 1900, although this diminution cannot alone be laid to decrease demand for our goods, but also to the lower prices that have prevailed for commodities in general.

However, if all these enumerated signs should be exaggerated, there is still another cause that will be instrumental in preventing any serious collapse or at least any sudden collapse of our industrial activity, and that is the great progress that has been made in combination among industrial, railroad and banking interests. Although there has been a tendency towards combination for some time, it was during the past year that great strides has been made in this direction. The organization of the million dollar steel trust is only an example of the many large existing corporations in every field of industry that have been formed by the consolidation of various independent concerns. By this progress competition is to an extent eliminated, while at the same time production has to an equal extent come under control. It is over production and disastrous rate wars that are instrumental most generally in precipitating panics and depression, and in fact they are the most potent elements in industrial crises. Now, however, should there be a falling in the demand either from abroad or at home, the productive capacity of the mills could to a very considerable extent be controlled, prices kept firm, and in this manner distressing conditions be averted. Nor is this combination policy witnessed alone in the industrial field. It has been pursued by the railroads, where there has been the same endeavor for harmony of management, which endeavor has, by the way, to a considerable degree been successful. There will undoubtedly still be rate wars among the systems, but they will not be nearly so disastrous as formerly, and if the present progress of the "community of interests" principle is kept up the near future will probably see all the railroads in this country controlled by a few co-operative managements.

The banking interests, which have become the most important feature of our industrial conditions, have also seen the value of harmonious management and are making combinations. In a great many instances these combinations are little more than agreements or pledges on the part of various institutions so that the interests involved do not lose their identity but simply stand ready to aid each other in times of stress. The operations of the banking institutions have become so tremendous that any serious depression in existing conditions, or any trouble in the monetary situation might temporarily embarass individual banks and even bankrupt them, which condition could and now will many times be averted by the timely temporary aid of a friendly institution. It is rather more of a spirit of reciprocity than real combination.

Although the year 1901 has ended well, and been prosperous it has not been without serious happenings, so serious in fact that in ordinary times they might have resulted in a reaction or at least in depression of industrial and commercial activity. First of all there was the Northern Pacific corner episode, coupled with a wave of speculation that resulted in the severe panic of May 9th; second there was the machinist and steel strike which for a time was threatening in its proportions, and third there was the failure of the corn crop and a falling in nearly all the staple prices of commodities except in grain and iron. These contingencies, although they had their temporary bad effect, also had the good effects that experience gives, and the new year is entered with hardly a cloud on the horizon.

A glance at the yearly figures of bank clearings will give one an idea of the extent of the existing activity, for they furnish a fairly accurate measure of the volume of business and speculation. The total clearings for the year 1901 are approximately one hundred and eighteen billion dollars, which is a gain over the year 1900 of 38 per cent. This enormous total is, of course, to an extent due to the exceedingly active speculation before the panic of May 9th, but at the same time has been tremendously augmented by the increased activity in all lines of business.

The iron industry is another of the basic industries of the country from which a comprehensive grasp of things can be obtained. The iron and steel business generally has been and is in a most prosperous condition, although there is now some anxiety as to whether the demand will not decrease materially in the near future. There is also some fear that the various iron and steel properties have been over-capitalized, and that too many plants have been started owning to the boom. It seems, however, upon analysis that while there is ground for these fears, it hardly seems probable that they will result in any serious consequences. In the first place the demand can be materially reduced and still give the companies a good margin of profit. Then again, the manufacturers of iron and steel are to a considerable extent harmoniously managed and the United States Steel Corporation, which continues to be the dominating influence, will undoubtedly be able to pretty nearly control the situation as regards production and price.

The capacity of all the iron furnaces of the United States on December first was 324,761 gross tons, as against 228,846 in 1900, and at no time during the year did the capacity fall below 250,000 tons. Although the demand as is seen has been enormous, there has been a rather remarkable steadiness in price, when the natural consequence should have been higher rates. This was due in a measure to the U. S. Steel Company. The demand for pig iron has been greater than the current supply for some time, while the unsold stocks on hand are smaller than ever before. The total of the pig iron output during the past year is about sixteen million tons, which is almost two million and a half more than for the year 1900. The railroads have given orders for immense quantities of steel rails, the total amount of orders during the present year being over three million tons, which is about half a million more than in 1900.

During the past month the money market was the dominant feature. It was known that immense disbursements would have to be made by the banks on the first of January and the getting ready for this time it was feared might cause extreme stringency. Only once or twice, however, did money go higher than 15 per cent, and as a general rule it was freely loaned at from 6 to 10 per cent. That this was so, however, was due to the concerted action of the bankers in preventing any energetic movement in the stock market. The minute any concerted action was taken here the banks immediately forced up the rate and stopped it in its incipency. The result was there was no distress and now, with the disbursements partly made, and with the money from the interior flowing back to the East, rates have become cheaper and more stable, and the stock market assumes more activity.

The Government finances have had their influence on the general monetary conditions. The surplus is piling up and the Secretary of the Treasury is having hard work directing it back into circulation. His policy of buying bonds is still continued, but these securities are becoming scarcer and scarcer, and what few are bought do not make much impression. The present Secretary is about to retire from the Treasury Department and his successor will find it one of his hard tasks to keep the revenues from becoming an unfavorable influence on general conditions. Congress may help him out by reducing the war taxes, or he may use his other lawful expedient, which is to call in Government deposits with national banks. This would probably necessitate the banks either selling their bonds or increasing their circulation, and the probabilities are that if the latter course were pursued it would be severely criticised, but would be instrumental in bringing to the Department some round sum of Government securities.

The close of the year indicates no diminution in trade activity, in fact things are in full blast with bright prospects for continuance through another year. To be sure an era of depression is almost certain to follow the present boom times, but it is safe to assume that the industries of this country are in such shape that a depression when it does come need not have the distressing features of former times. Combination has superceded disastrous competition, production is under control to a much greater extent than previously. It is to over-production that hard times are rightfully ascribed, and this need not now be greatly feared. Further the community of interest principle has minimized the effect of rate wars among the railroads, and broad progressive management has placed them on far better basis than ever before, so much better in fact that even considerable reduction in traffic would not effect dividends as greatly increased economies in operation would aid any deficit from the other source.

The clearings for the year will probably exceed by one-fourth the highest average of any previous year. Gross railway earnings show a gain of over 12 per cent over the best preceding year, and this in the face of unprecedented improvements in road beds, and increases in rolling stock. The pig iron production, the leather production, and the iron ore production and shipments also exceed anything ever recorded.

CONSULAR SERVICE OPPORTUNITIES.

The Department of State does far more than send ministers to foreign courts, and maintain the dignity of our Government abroad. The Consular Service is alert to the demands of trade. Whenever they see a want in their district that America can supply, they promptly inform the home Government, and the trade is advised that there is a market awaiting for them. If a new invention is made in any foreign land that may be of advantage to the United States, that fact is made known, and in a short time some American is using and improving on the original, and it not infrequently happens that the United States makes and sells the inventions of other countries to their citizens.

A NEW CUSTOMER.

If, sometimes, a man were a mouse, and could see and not be seen, there would appear more joy over one new customer secured than over ninety and nine old ones retained.

The feverish commercialism of the day is invading the bank. To the spirit of the business this is repugnant. Tricks of trade have no place here. Flattering and fawning do not comport with true dignity and kindliness. Neither the "glad hand" nor the "marble heart" have any place in banking. True politeness is full of respect for others. It requires genuine and not assumed feeling. No gush or effusiveness is in good taste when a man is receiving a trust. The payment of a check is not a favor, but a duty. Loans are not gratuitous accommodations, though at times they may be very useful favors. The customer's deposit is not a weapon with which to hold up the banker. If one does not get it another will; or an old sock, or the chink in the wall, or the barn floor. No smiles, or words, or fears can deprive man of this privilege. He can deposit at the bank or the bureau drawers, as he pleases. So that there is really no need for a banker to lose his immortal soul in order to hold or gain deposits. When money is deposited and drawn daily —banker and customer are at quits, unless the balance constantly remaining does not pay for the trouble, then the customer is debtor. When the banker keeps money safely and pays it promptly on demand, banker and depositor are at quits. And if the customer does not think so, he has recourse to all hiding places in the universe where thieves have been known to break through and steal.

But if a man could only be a mouse, he would hear and see strange things, about a bank counter, sometimes. All fiction is not in books, conventional speech remains; nor are the dulcet tones all heard in lover's lane, for the soft, persuasive trader is talking still. The melting politeness of the average hustling cashier is bland and childlike; but there is still an autumn chill about it, and if you will listen closely you may detect a slight metallic ring. Happily, of this species, there are few.

Nevertheless the attention which the new customer receives are not seldom fulsome. He is a marked man. Conversation takes on an engaging turn. While the politician's last words of "command me fully" are not exactly applied, an endeavor is made to impress the new customer with special interest. There is a secret rejoicing that the rival across the street did not get him; and it exudes in speech and deed. The stranger is made welcome at the door. Almost he is received with open arms. And considerations which would not be thought of to the old, fall easily to the new. Prizes are usually patronized; and the new customer, being fairly won, is esteemed and—encouraged.

Not only this, but the new customer is sought for patiently and assiduously. More, he is boldly solicited. This practice is growing. Once a bank in a Western city put a runner on the road; but the failure of the concern cuts short the experiment. In country towns it is becoming a common custom to ask a man personally for his account, or a part of it. New enterprises are constituted to secure patron-

age. New merchants, new citizens are "looked after" for their business. The management is alert and aggressive. Campaigning for recruits is indulged in. Cashiers are employed for their popularity, rather than business qualifications. Competition encroaches upon bank conduct. And the study of business dependencies is necessary to crystallize custom. It is all very intense, and it is nearly all wrong.

In the first place a prudent banker does not know whether or not he wants the new customer when he gets him. In the second place, the favors which belong to customers increase with age, if they increase at all.

There is no disposition to disparage true politeness and helpfulness. It is one of the honorable and old-time customs in banking to befriend the customer. This is grateful to the depositor and creditable to the cashier. The little attentions which kindliness dictate should always be bestowed upon a new comer. But a proper reserve should be maintained. And it is much nearer the mark of right doing to labor in behalf of the old friend than the new. Indeed, the good banker studies the financial interests of his patrons. He follows his own strict rules of safety, but whenever he sees an opportunity to suggest help to an old friend, he does not wait upon ceremony. For instance, a merchant fails. The stock will be sold in bulk; or auctioned off by piecemeal. The latter method demoralizes trade. Having absolute confidence in a friend and in his business ability and financial condition, the banker will suggest to an old-time merchant and customer that he will take care of him if he wishes to buy and the stock can be bought right. The merchant may not wish to ask. If he does not, so much the better. The banker may offer. Stand by the old friends, study as far as admissible their needs, This is the best way. It is better to hold an old customer by service, than to gain a new one by solicitation. The banker has no wares to offer. Honesty, ability and capital he offers in behalf of the trust imposed by patronage. The safety of the institution depends upon conservatism. The interests of the old customer require that the newcomer shall prove himself worthy before being granted accommodations. To solicit a customer is to tacitly promise him return for the favor of his deposit beyond the value of the deposit and its prompt payment. It embarrasses and disarms the banker. One would hardly ask to be confided with a trust. It is a contradiction. Unwritten law declares against asking for business in a bank. Men should be left free to choose. This leaves the banker free to grant or withhold.

Equal politeness to all should be the bank officer's motto. There is no true politeness without dignity and gentleness. Gush, wringing hands, slaps on the back, pretense, conversation so politic that it is melting as butter in the mouth, these have no part in true politeness. Nor has hauteur and magnificent condescension. Politeness is honesty. There is no deceit about it. It is frank, wholesome and cordial, but it is quiet, well-wishing, and self-respecting. It is deferential, and it makes the recipient, whoever he may be, feel entirely at his ease. Of this good thing no banker can have too much. Make-believe people and exaggera-

tive talkers are better in some other business. The one relation between banker and depositor is mutual good will.

Banks could not exist without customers. And these should be appreciated in the true sense. Above all else they are not to be trafficked in. Hence, seeking customers is a delicate matter, and requires great self-command and a wise discretion. Depositors are not to be held by deceptive words, or methods, nor by undue favors. Banking of this sort is an insult to the respect and appreciation which is due to every patron, rich or poor. The banker can best show his regard for the confidence reposed in him by sacredly managing the trust. All else is subservient to this. Ability, skill and untiring labor should center here. Swerving away from well established rules, this is poor return to the customer who confides his money to the banker's keeping. Beyond this, an even demeanor, patience, genuine interest, and a cordial manner, are all due this customer. And it is well indeed if the friend of many years, the daily business associate, never be made to feel that "the old love is off before the new love is on."

CHARLES W. STEVENSON.

NATIONAL BANK APPLICATIONS.

A recent statement issued by the Comptroller of the Currency shows that from March 14, 1900, the date of the enactment of the gold standard law, to November 30, 1901, 692 new national banks have been organized. This increases the total of institutions from 3,617 to 4,309. During that period the authorized capital of the national banks has been increased from $616,308,000 to $667,834,000, the amount of bonds deposited from $244,611,000 to $328,107,000, and the amount of bonds to secure circulation from $216,374,000 to $326,212,000.

Up to the middle of December there were about 100 more applications that had been approved by the Comptroller of banks in the process of organization. This remarkable increase has not been due in any degree to the desire to benefit from circulation, but can rather be ascribed to the marvelous activity in all avenues of trade and commerce. This at least applies to the organization of institutions with a capital of $50,000 or over, while those of a lesser capital have been needed long in the rural districts on general principles. That this is a fact is shown by the comptroller's statement which indicates that in most instances only the minimum deposit of bonds has been made by the new banks while in the case of old banks circulation has been withdrawn to the limit each month.

The number of banks that have been organized since March 14, 1900, with a capital of $50,000 or less is 518, with an aggregate capital of $13,000,000, and the number with a capital of $50,000 or over is 256, with a combined capital of $29,000,000. The state having the largest number of new organizations is Texas, where the number of small banks aggregated sixty-six, and the number with $50,000 capital or over numbered thirty. Pennsylvania comes next in order with thirty-eight small and forty-five with capital of $50,000 or over. Iowa is third with fifty-six new institutions.

The following statement exhibits the number and capital of national banks organized by classes and by states, with the aggregate of bonds deposited by both classes to secure circulation:

NATIONAL BANKS ORGANIZED FROM MARCH 14, 1900, TO NOVEMBER 30, 1901.

	Capital, Less Than —$50,000—		Capital, $50,000 —Or Over—		
	No.	Capital.	No.	Capital.	Bonds Deposited.
Maine	1	$ 25,000	1	$ 50,000	$ 24,500
New Hampshire	1	25,000	2	200,000	60,000
Massachusetts	..	.....	3	300,000	75,000
Rhode Island	..	.....	1	500,000	50,000
Connecticut	2	50,000	1	50,000	32,500
Total Northeastern States	4	$ 100,000	8	$ 1,100,000	$ 242,000
New York	18	$ 460,000	11	$ 2,110,000	$ 597,050
New Jersey	11	290,000	5	450,000	213,550
Pennsylvania	38	992,000	45	5,815,000	1,419,050
Delaware	2	50,000	..	.....	25,000
Maryland	7	197,000	6	680,000	226,450
Total Eastern States	76	$ 1,989,000	67	$ 9,055,000	$ 2,531,100
Virginia	11	$ 295,000	5	$ 450,000	$ 237,250
West Virginia	7	180,000	6	350,000	159,000
North Carolina	7	175,000	1	50,000	79,000
South Carolina	1	25,000	1	60,000	27,000
Georgia	4	115,000	4	650,000	155,250
Florida	1	30,000	1	200,000	57,500
Alabama	5	127,000	7	450,000	153,500
Mississippi	1	25,000	1	75,000	25,000
Louisiana	2	50,000	5	600,000	137,750
Texas	66	1,788,000	30	1,935,000	1,093,650
Arkansas	3	75,000	..	.....	18,750
Kentucky	5	125,000	7	2,045,000	370,050
Tennessee	6	155,000	2	100,000	83,250
Total Southern States	119	$ 3,165,500	70	$ 6,965,000	$ 2,596,950
Ohio	27	$ 720,000	18	$ 2,900,000	$ 884,200
Indiana	18	480,000	9	1,050,000	424,300
Illinois	32	855,000	11	950,000	973,050
Michigan	4	110,000	6	430,000	186,050
Wisconsin	10	255,000	10	1,000,000	344,950
Minnesota	29	725,000	3	150,000	351,000
Iowa	43	1,135,000	13	750,000	654,500
Missouri	5	135,000	4	1,185,000	213,750
Total Middle States	167	$ 4,415,000	74	$ 8,415,000	$ 4,031,800

	Capital less than $50,000. No.	Capital.	Capital $50,000 or over. No.	Capital.	Bonds Deposited.
North Dakota	12	$ 300,000	1	$ 50,000	$ 123,750
South Dakota	10	250,000	..	.....	78,500
Nebraska	20	525,000	1	50,000	185,050
Kansas	17	410,000	4	250,000	257,000
Montana	1	25,000	1	250,000	56,500
Wyoming	2	50,000	2	100,000	62,500
Colorado	5	140,000	4	300,000	151,500
New Mexico	2	50,000	..	.....	16,300
Oklahoma	35	890,000	4	250,000	403,050
Indian Territory ..	31	835,000	6	350,000	327,050
Total Western States	134	$ 3,475,000	24	$ 1,600,000	$ 1,661,200
Washington	2	$ 55,000	3	$ 200,000	$ 70,000
Oregon	3	75,000	..	.....	26,750
California	3	75,000	9	1,150,000	329,000
Idaho	4	100,000	..	.....	25,050
Utah	1	30,000	1	50,000	20,000
Arizona	2	55,000	..	.....	13,750
Hawaii	1	25,000	1	500,000	56,500
Total Pacific States	16	$ 415,000	14	$ 1,900,000	$ 541,050
Grand total.....	518	$13,559,500	256	$29,035,000	$11,604,100

MARKET PRICES OF SILVER.

The Director of the Mint in his annual report gave the following interesting figures on market prices of silver:

For the twelve months ended June 30, 1901, the price for silver 0.925 M British standard ranged from 26 15-16d. to 30¼d., the average price being 28.4568d.+. At the lowest price the equivalent for an ounce fine in UnitedStates money was $0.59050; the highest, $0.66311, and at the average price, $0.62443. At the lowest price the bullion value of the standard silver dollar was $0.4567+; at the highest price, $0.51287, and at the average price, $0.48295. For the year ended June 30, 1901, the government of India was the greatest purchaser of silver in the London market, China being second; considerable amounts were also purchased for the Straits Settlement and the Paris mint.

The coinage of the mints during the fiscal year amounted to 176,999,132 pieces, of the value of $136,340,781.58. Of this, $99,065,715 was in gold, $24,-298,850 was in silver dollars, $10,966,648.50 was in fractional silver, and $2,009,-568.08 was in minor coin. There were also coined at the Philadelphia mint 225,-000 gold pieces, of the value of $349,014.42, for the Government of Costa Rica. The coinage of silver dollars during the year was wholly from the stock of bullion accumulated under the act of July 14, 1890. The amount of this bullion on hand at the beginning of the fiscal year was 83,268,054 standard ounces, and at the end of the year 52,562,927 standard ounces.

EXTENSION OF NOTE ISSUE POWERS.

The recommendations of Secretary Gage with reference to banking and currency which have been embodied in his reports to Congress during the last five years, would make, if collected into a single volume, one of the ablest and clearest treatises ever published on the subject of money and banking. During all this period the Secretary has never repeated himself nor been obliged to withdraw or amend suggestions made in any previous year. Each year has furnished occasion for the discussion of a new phase of finance, and thus the Secretary's reports, taken together, constitute a broad and consistent treatment of the whole subject. Printed in one volume no more instructive book could be placed in the hands of bankers and business men, for not only do they clearly describe the progress in finance which has been made during the last five years, but they also point a way unmistakably to reforms which are essential to the future perfection of our currency system.

In his last report the Secretary calls attention to the defects which still mar our banking system, namely, the lack of associated responsibility and the lack of power to use banking credits properly in times of stringency. These are matters which every banker in the country ought to understand. The present generation of bankers in the United States has had experience only with the present system of banking and is not generally alive to its imperfections. Bankers are a busy set of men and seldom find time to study the systems in use in other countries, and yet it is only in this way that they can get any knowledge of the defects of their own system. It is not strange, however, that many bankers are unable to comprehend the importance of the Secretary's report upon the need of associated responsibility among banks. That is something which this country has not had since the downfall of the Second Bank of the United States. Yet in every other civilized country in the world provision has been made, either by law or by custom, for the centralization of financial responsibility, and so for the prompt and effective protection of national and business credit. The credit system of the modern business world is so delicately constructed and is so intimately dependent upon the cash reserves of the banks, that the movements of currency within the limits of a single country, to say nothing of the international flow of the precious metals, unless firmly guided and regulated by intelligent hands, is at all times likely to produce embarassment if not distress in the business and speculative world.

As the Secretary very clearly indicates, the bankers and business men of the United States, if they desire protection from unnecessary evils, must find some acceptable method of combination. His suggestion that the improvement of our financial system be worked out along the lines of our political system deserves thoughtful consideration among bankers and business men. The people, as the Secretary intimates, would probably not welcome the creation of a large central bank, such as Mr. Stickney ably advocated before the recent convention of the Bankers' Association, for such an institution would seem to place un-

limited and irresponsible power in the hands of a few men. But there is little room for popular objection to an institution which shall be responsible to individual banks and shall possess only such power as has been delegated to it by the banks to which it is indebted for its creation and maintenance. As for the details for a federation of banks the Secretary wisely leaves them to be worked out by the bankers themselves. The Secretary points out the need of improvement here with wonderful clearness. Nowhere in the literature of finance can one find a simpler, more lucid, or more logical statement of the functions of the modern bank. This part of the Secretary's report it is certainly the duty of every banker to study and consider. His keen analysis of the nature of bank deposits and his clear demonstration of the necessity of bank note issues as a supplement to the bank deposits, must convince any impartial reader that the present law with regard to the issue of bank notes, if it remain without amendment, is likely to be the source of real loss, not only to bankers, but also to the business interests of the country. As the Secretary shows, the supply of bonds necessary for the continuance of the present system is constantly decreasing, and in consequence the total of bank note issues must steadily decline. Some other provision, therefore, must be made for the expansion of the currency to keep pace with the growth of the country. Otherwise there will be a steady contraction of the currency with all the evil results which any artificial change in the volume of money is always certain to produce.

Recognizing the danger of too radical a change in the banking system, the Secretary suggests a modification of the present law rather than the adoption of a new system. He proposes that the banks be allowed to issue notes to the full amount of their capital stock on condition that they deposit with the Treasury of the United States Government bonds equal to 30 per cent of their capital and greenbacks equal to 20 per cent of their capital. He would have the banks taxed lightly for the maintenance of a guaranty fund and would continue the present law with regard to the redemption fund. This plan is an eminently practical one. It preserves the present market for United States bonds, and that is something which the United States Government is under some obligation to do. The price of bonds at the present time is sustained by the National Banking Act and the present holders of bonds would suffer an unmerited loss if the law making them a security for bank notes were entirely repealed. The Secretary recognizes the justice of the bondholder's claim and suggests a scheme which provides for a flexible currency without any disturbance of the bond market.

The use of the greenback as partial security for bank notes is the most practical plan yet suggested for retiring the greenback to a state of innocuous desuetude. The Secretary proposes to make the banks themselves shoulder the responsibility of finding gold whenever they wish it for export purposes. If the banks see fit to issue notes in accordance with this plan practically all the greenbacks in existence would soon be locked up as security against bank notes, and the United States Treasury would be entirely relieved of the duty of furnishing gold to exporters.

INDUSTRIAL DEPRESSION IN EUROPE.

Industrial and financial conditions in Europe are in sad and striking contrast to those existing in this country. Not only is the present condition bad, but possibilities for the future are as a general rule not at all promising.

Russia's industrial life has just passed a severe crisis, but from present indications it appears that better times are near, although how long any condition will endure is a matter hard to gauge. To the Russian Government is traceable the origination of the prosperity that existed among the industries, and also the depression that is now rife. By its policy of fostering native production, at a time coincident with vast internal improvements, it enticed foreign capital, and this capital was so prodigally and injudiciously invested that the diminution of expected demand led immediately to a distressing reaction. It seems that investors took little heed of future prospects of success, or in fact gave any study to possible contingencies, but simply endeavored to meet present demands. They enhanced the productive capacity very considerably, but made no provisions whatever for the time when the demand might cease. Thus when the cessation did occur, and it was sudden, over-production was inevitable, and losses were excessive. To make matters still worse Russian trade generally is stagnant, and nearly all the banks not directly under the supervision of the Government have survived the depression only by the constant aid of the Minister of Finance.

The Russian Government has of late been making extensive improvements in the country, and to as great an extent as possible orders for necessary goods were placed with native manufacturers. As these orders were large and profitable, business was stimulated exceedingly and new capital invested. The industries were, however, practically dependent on the Government for their life, and when expenditures in other directions forced the Russian government to suspend placing orders because of a stopping of improvements, the keystone of the arch fell, and ruin was the natural result.

In the depression that now exists French and Belgian capitalists have suffered the most. Without counting the amounts invested by these capitalists in Russian Government securities or in Russian railroads the amount reaches the vast sum of over 500 million dollars. The loss that the securities of these French and Belgian companies dealing with Russian enterprises have sustained now is no less than 250 millions. Although this loss may only be temporary, the prices of securities before the depression were forced so high that it will be a long time before they even reach their normal level.

Contracts are again being placed more freely by the Government, and it is believed that active business will result after the consummation of the loan from France. The reaction, however, should be an excellent lesson to those interested in industrials in that country, for the lack of any diversity in the trade is not conducive to any long continued prosperity without breaks.

Germany is also in the throes of a severe reaction. What was thought might

be a favorable factor in the situation the past month was the publication of a circular by the Minister of Railroads to the railroad authorities advising them to take advantage of the exceedingly low prices of materials and the cheapness of labor to make improvements. This has, however, had no effect. Had the advice of the Minister been taken steel and iron production would have been more active, but as it is stagnation is prevalent in the entire industry. Prices of crude forms of iron have consistently declined, and in fact prices are lower all around. Another unfavorable factor is that the greatly diminished demand has not led to a corresponding diminution of production, which is just as active as ever. Large stocks are being accumulated, and in numerous instances they have been disposed of at auction. The prices thus obtained are continually getting lower and business more unprofitable. The annual report of the Westphalian Steel Company is strikingly indicative of the prevailing conditions in the iron and steel markets. This year it did not declare any dividend, while last year it distributed seventeen per cent. The entire net earnings in 1901 have amounted to only $100,000, which has been held in reserve for still further depreciation. The machinery and cement industries are also passing through a crisis. In the latter business a severe rate war is in progress, and although efforts have been made to syndicate the rival interests for the purpose of controlling prices and productions, no success has attended the efforts, and a still more active fight is looked for. Wages are being reduced and working forces cut down. The financial institutions continue to be looked upon with a degree of uncertainty, but failures are decreasing, and a more stable basis is being reached.

The outlook for the domestic trade in England is not rosy. The iron and steel markets are dull, and the existing depression on the continent will make poor markets in the future. Confidence is not as strong as it might be as is shown by the manner in which the public has kept aloof from the speculative market. The foreign trade of England has also decreased. This is, however, in a measure due to the decline in prices. The imports for the month of September, 1901, are valued approximately at 200 million dollars, while those in September, 1900, were valued at 210 millions. The decrease is about seven per cent. The exports during the same period in 1901 were valued at 100 million dollars and in 1900 at 120 million, a decrease of nearly ten per cent. The imports for the nine months of the present year are valued at one billion, nine hundred million, and those for the same period in 1900 were valued at one billion eight hundred and fifty million, an increase of about one per cent. The exports for the same period this year are valued at one billion, forty-nine million dollars, as against one billion, ninety-eight million in 1900, a decrease of about four per cent.

Belgium, because of the vast amount of capital invested in Russia, is passing through a financial crisis, the end of which is not near. Germany will also be some time attaining normal conditions, while in Russia there is hope for an early resumption of the industries. England, while the war lasts, will be detrimentally effected and the industrial condition will be still further depressed because of the condition of the continental countries.

COMMERCE WITH INSULAR POSSESSIONS.

American trade with its new insular possessions has not as yet reached the proportions that the intimate political relations would justify; nor has American capital been as heavily invested in the islands as the opportunities afforded warrant. Still, this seeming lack of initiative is not without its good reasons. In Cuba the drawback has been in the lack of a stable government, which made considerable investment a hazardous risk. In Porto Rico conditions have been rather confused, in Hawaii the adverse influence has been lack of labor, and in the Philiippines there is also presented a condition not at all conducive to large investments and improvements. The uncertainty evinced as to the outcome of Cuba's attempt at independent government has been a sufficient cause to make most capitalists hesitate, and in fact, practically all investors will await more settled conditions before becoming factors in the industrial situation there. The trade of the island will continue to be hindered by the fact that its independence precludes free trade with the United States, which, because of its proximity, is the natural outlet for Cuba's products. As yet, most of the commerce is tending towards European countries, with whose methods of credit and modes of business Cuban merchants are acquainted. With the inauguration of a new government, and set policies, the commercial and industrial condition of the island will be much improved, and a good field will be offered for American iron and steel products, and American capital generally will find excellent opportunities for investment.

As law and order are prerequisites to large investments in any territory, the Philippines do not offer a particularly attractive field. The guerilla warfare that is being carried on by the natives, and their own untrustworthiness, precludes any effort on the part of foreign capital to construct railroads or cultivate the plantations. The more populous districts of the island have been pacified, and in those sections trade and commerce is expending under the favorable influences of American occupation. The Americans themselves, however, have not made much of an impression in a commercial way. The merchants are practically all foreigners, and the exports and imports to the United States insignificant. Conditions have, however, carefully been studied by commissions from the United States, and it is thought the new tariff about to be promulgated will be of benefit to the situation. Although the rates are not discriminating in favor of American products, it has been inaugurated with a view to expanding the trade of the islands with this country. It is the antithesis of the old Spanish tariff, providing for minimum rates on articles of necessity and maximum rates on luxuries, which is the reverse of the condition that existed during the Spanish regime. Transportation facilities have also been improved between the Philippine archipelago and the United States, which should enhance the commerce to a considerable extent. The transition of the trade of these islands must be gradual for first of all the merchants must be weaned from the old

and settled methods of trade. They are, of course, familiar with German, French and Spanish credits, rather than with American methods, and it will therefore be a rather tedious process to attract them to any other channel, unless it affords a more profitable avenue. After the natives have been subdued, and civil government has superseded the military, the Philippine market ought to be an excellent one for American agricultural implements. The crudest of methods are now employed on the plantations, and they are by no means forced to yield as much as they would under proper modes of cultivation. American capital is already interested in the prospect of considerable railroad building, and with increased facilities of transportation improvements will go on more rapidly in every part of the country.

Porto Rico is enjoying the benefits of free trade with the United States, but the recent hurricane which devastated the island has been a considerable drawback to rapid progress. The producers of the island complain of lack of credit facilities, which hinder not only production but the movement of crops. The sugar industry and tobacco manufactures are making considerable headway, and the coffee industry is anxious for more markets. The fruit industry presents a most favorable field for investment, and it is quite probable that the Boston Fruit Company, which is so deeply interested in Jamaica, will extend their field of operation to this island, although no profitable results will be witnessed for three or four years, as it takes about that time to get the orchards under proper cultivation.

EXPORTS OF GOLD IN BULLION.

The total value of gold exported from the United States during the fiscal year was $53,185,177, which includes domestic as well as foreign gold. Domestic gold bullion composed almost entirely of bars manufactured by the United States Government, valued at $43,998,671, was exported, the greater part of which went to France, England, Germany and Norway and Sweden. The exports of foreign gold bullion amounted to $6,377, of which $5,966 went to England. The exports of domestic gold coin were valued at $8,425,947, of which $3,086,253 went to Canada, $2,500,000 to Germany, $852,000 to the Netherlands, $748,598 to the West Indies, $500,000 to England, $397,045 to Venezuela, $212,898 to Hongkong, and the remainder to various countries. The exports of foreign coin amounted to $543,491, of which $230,558 went to Canada, $298,337 to Cuba, and the balance to various other countries. Gold contained in domestic ores exported was valued at $210,691, of which $182,530 went to England, $16,200 to Germany, and $11,961 to British Columbia.

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RAND, McNALLY & CO., PUBLISHERS,
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FINANCE OF PHILIPPINES.

The chief medium of exchange in the Philippine Islands at the present time is the Mexican silver dollar. The Philippines were for many years connected with the administrative system of Mexico, while both were Spanish colonies, and the financial and commercial relations thus set up were not entirely severed when Mexico achieved political independence. The Mexican dollar contains 416 grains of silver of the fineness of 902 one-thousandths. It has become to a large extent the standard money of China and certain other Oriental countries as well as of the Philippine Islands. It has not always, however, been the standard in the Philippines, nor is it the only form of silver money which has been in common use there. Several efforts were made by the Spanish government to establish a distinctive coinage for the Philippines, but they were not supported in all cases by proper measures for carrying out what was attempted. Gold was the standard for some years, while silver was more valuable than gold at the European coinage ratio of 15½ to 1, and special gold coins were minted for the Philippines. The effect of the fall in the gold value of silver began to be seriously felt about 1880. Gold then began to be exported from the Philippines in considerable amounts, and within a few years practically disappeared from circulation and left silver money as the chief medium of exchange and the standard of value in the islands. The disappearance of gold and the confusion in the forms of money in use led the Spanish government in 1897 to issue a distinctive Filipino peso, which has circulated in considerable quantities side by side with the Mexican silver dollar. The peso contains less pure silver than the Mexican dollar and has continued, therefore, to remain in the Philippine Islands, while the Mexican dollar has come and gone according to the demand for it in other countries. This Filipino peso is still in circulation, but constitutes only a small percentage of the amount of silver in use in the islands. The steady fall in the gold value of silver has affected prices and wages as expressed in silver in the form of a gradual advance in prices and a slower advance in wages, with the result of a serious loss to the wage-earner.

The principles governing the coinage system which I have the honor to recommend are the same as those set forth in the annual report of the Philippine Commission to the war department last year. It was there stated:

It seems to be desirable that some substitute for the Mexican dollar, as well as for the Spanish-Filipino dollar, should be provided which would be uniform in its relation to the United States dollar, and would commend itself to general public use as being substantially what they have long been accustomed to. We have interviewed a large number of leading business men of the islands, and they substantially all concur in the opinion that it would be injurious to business to place the islands immediately upon an absolute gold standard.

As a solution to the problem it has been suggested, and the suggestion has met the approval of the business men here generally, that the United States dollar, or a theoretical United States-Filipino gold peso, of the value of half a dollar, like the theoretical gold yen which is the unit of currency in Japan, should be made the standard of value, but that a silver United States-Filipino peso, containing a small percentage less silver

than the Mexican dollar, should be coined, which would be receivable in business transactions as the equivalent of 50 cents in United States money, together with convenient subsidiary coins of the same character. The amount of silver in the peso should be such a percentage less than that in the Mexican dollar that its intrinsic value would not at any time warrant its export from the islands, but its convertibility into American money at uniform fixed rates, guaranteed by the United States, would make it a convenient and useful currency for ordinary business transactions in the islands.

The general lines agreed upon by the commission and myself for carrying out this policy are as follows:

1. That there should be a distinctive Philippine coin of silver which should be legal tender for 50 cents in the gold money of the United States.

2. That this distinctive silver coin should be known as the peso, should contain 25 grams of silver of the fineness of 0.835, and should be divisible into one hundred equal parts, called centavos.

3. That this coin should be issued by the government of the Philippine Islands in such quantities, to be determined by such government, as may be required by the needs of trade.

4. That the distinctive coin should be maintained at par with gold by the limitation of the amount coined and by a gold reserve, to be constituted from the seigniorage derived from the coinage of silver bullion, and to be employed, in the discretion of the Philippine government, for the direct exchange of silver for gold, and in such other ways as may be necessary to maintain the parity fixed by law.

5. That the Mexican silver dollar and other coins now in use in the Philippine Islands should cease to be legal tender after specified dates, and that the new silver coins and the gold money of the United States, where not otherwise stipulated by the contract, should be the sole legal tender for public and private obligations.

6. That the new coinage should be executed as far as possible at the mint at Manila, and should bear distinctive devices expressing the fact that it is intended for use in the Philippine Islands.

This plan carries out one of the four principal suggestions which have been made in regard to the monetary system of the Philippine Islands. It has the merit of retaining silver money in use, in harmony with the present habits of the people, and of changing very little the weight and value of the coins used. At the same time it establishes the money of the country firmly upon the gold basis, which is now the standard of nearly all civilized nations, including the important Oriental countries of British India and Japan. There appears to be no doubt, in view of the experience of other countries, that the adoption of a system of this sort would promote the investment of capital in the Philippines and thereby stimulate their industrial progress. Some of the arguments for the adoption of the plan which is recommended will be illustrated by first considering the reasons for the rejection of the other three projects which have been suggested from time to time for adoption in the Philippines. These projects may be described in general terms as follows:

1. The introduction of American currency as the standard and sole legal tender.

2. The continuance of the present system of relying upon the use of Mexican silver dollars as a medium of exchange.

3. The adoption of a distinctive Philippine coin of the same weight and fineness as the Mexican dollar, to be coined by the government of the Philippine Islands, but without any fixed relation to gold.

I. The introduction of American currency as the exclusive currency of the islands has upon its face the merit of simplicity and convenience to American officers and American business men. It is advocated by some public officers, who believe that it would greatly simplify their accounts with the departments at Washington. I can not find, however, that it is advocated by any considerable number of business men, or by anyone who has studied from a scientific point of view the monetary necessities of the Filipino people.

The fundamental objection to the introduction of American currency at the present time as the sole money of the Philippines is that it would create great confusion in retail prices and in rates of wages. The attempt to force the American dollar upon the people of the provinces, especially those distant from Manila, might

have results, not only unfavorable from an economic point of view, but politically disastrous by checking the growing contentment so necessary to the progress of pacification.

The offer of 50 cents in gold, or an American silver piece of 50 cents, for a debt which is now discharged by a Mexican silver dollar, would undoubtedly be objectionable to such of the native Filipinos as have not learned by continued contact with Americans the fact that the American token coin of 50 cents possesses the same value in exchange as the Mexican coin of twice its size and weight. Either the cost of labor would be raised by the necessity of paying more American money than the exact equivalent of the amount now paid in Mexican money, or the laborer would receive half as much silver as under existing conditions, and would, in many cases, fail to grasp the fact that he was receiving an amount equal in real exchange value to that which he formerly received. Even if the laborer understood this aspect of the new system he would be subjected to many petty impositions by retail tradesmen, who would tell him that goods which were formerly marked in Mexican dollars were now marked in American dollars, and that the two were substantially the same. The theoretical result of such a contention would be to double the real price of commodities. It is not probable that the advance in prices would be carried to this extreme, but it is probable that retail tradesmen would make a merit of putting their goods at a somewhat reduced price as expressed in dollars when the new price represented a material advance in pesos and in real exchange value. This was the experience in Porto Rico in spite of the high degree of intelligence prevailing there and the small quantity of money to be dealt with. Letters appended to this report from leading bankers and business men in Porto Rico show that both prices and wages rose as expressed in American money, because of the attempt in many quarters to create the impression that the American gold dollar was the exact equivalent, or substantially the equivalent, of the silver peso which was converted into American money. The expressions of Prof. J. H. Hollander, in his report of April 1, 1901, as treasurer of Porto Rico, though dealing with a proper official reserve with a policy already carried out by the American government, plainly indicate some of the difficulties experienced in the introduction of American currency. He says (First Annual Report of Charles H. Allen, governor of Porto Rico, p. 195):

"Like the hurricane under the military government, the 'canje' or exchange has been made to serve as the responsible cause for every subsequent disturbance or ill. It is undoubtedly true that the substitution of a higher for a lower unit of exchange, the brief period within which the exchange took place—even after extended through the intervention of the civil government—and the use in effecting the redemption of gold and notes of large denomination, rather than silver and small notes, worked injury to certain classes. On the other hand, it is proper to remember that an identical currency has fostered commercial intimacy between Porto Rico and the United States, that the period of redemption was a period of disturbance and instability which should, from every consideration, have been made as brief as practicable, and, finally, that it is an unfortunate but apparently inseparable incident of any change in the standard of value that undeserved injury should come to certain classes and unmerited gain should accrue to others. Were the redemption to take place at the present time, it is certain that changes in procedure would be adopted."

Even if all ground for misunderstanding were removed as to the relation between American money and the coins now in use in the Philippine Islands, the adoption of American currency would still be open to an important objection. This would arise from the relative size of the units. Wages are expressed in such small amounts in the Philippine Islands, and many articles of necessity to the natives are sold for such trifling sums, that for small transactions even the American cent is too large a unit. It is necessary that the lowest unit of value should be a very small one. The centavo which is recommended, equal to one-half of a cent, will meet this necessity. A native laborer accustomed to receiving a peseta, or 20 centavos, for a day's labor, would find an American 10-cent piece less suited to his wants, even though he was satisfied that it represented the same value. The reason would lie in the fact that the American coin would be less easily ex-

changeable for smaller subdivisions. The American 10-cent piece is the smallest silver coin which can be used with convenience, but the peseta, or piece of 20 centavos, is of twice its size and is divisible into two pieces of about the same size of the American 10-cent piece, each representing an exchange value of 5 cents in gold. As this difficulty was tersely put to the Schurman Commission in 1899 by Mr. Charles Ilderton Barnes—

"If the agriculturists are paid in gold, they can not make that gold go around like twice the number of dollars in silver.

The time may come when the scale of wages and prices will have reached a point which will justify the introduction of American currency and when popular knowledge of the American monetary system will remove any doubt as to its successful operation. If this time comes earlier than is now anticipated, substantially the only cost of the abandonment of the proposed system will be the recoinage of the silver pieces. The cost of the mechanical processes of such an operation will not be large. The amount of the new coinage required for the Philippines in the immediate future promises to be about 40,000,000 pesos, and its recoinage would not represent a serious burden to the Government. Silver is the natural money of undeveloped countries, where the scale of wages is low, and such countries can only be given the benefits of the gold standard, without detriment to their interests, by some system which combines the large use of silver with measures for linking it closely to gold values. It is such a system which is recommended by this report.

II. The project which has perhaps the strongest support among those who are opposed to the adoption of a distinctive coinage for the Philippines is the continued use as the medium of exchange of the Mexican silver dollar. It is contended that the use of the Mexican dollar links the commerce of the Philippines with that of China, the Straits, and other countries of the Orient, and that to break this relation by the adoption of a practical gold standard would interfere seriously with the interchange of goods between the islands on the one hand and Hongkong and other commercial centers on the other. There is some force in these contentions, but I believe their importance is exaggerated by those who urge them as a reason for adhering to the present system, and that such value as they may have is more than counterbalanced by the faults which that system presents.

It may be said in passing that some of the arguments which were made a few years ago in silver-using countries in favor of the silver standard, and which were often urged in favor of bimetallism in the United States, have ceased to have the weight which they may have had at that time. It was then contended with some degree of plausibility that the steady fall in the gold value of silver acted as a stimulus to exports of merchandise from silver-using countries by diminishing the cost of production as expressed in gold, thereby enabling such countries to sell their products in gold-standard countries at lower competitive prices than their gold-standard rivals. Whatever force this argument had was predicated upon the fact that wages in silver failed to rise as rapidly as the gold price of commodities expressed in silver, and that for goods produced under such conditions a lower gold price could therefore be made in competitive markets.

There is grave doubt whether this argument, in spite of its seeming plausibility, can be sustained by any positive evidence. It was pointed out by the Indian Currency Commission, in paragraph 27 of their report to Earl Kimberley, secretary of state for India (May 31, 1893), that the progress of the export trade of British India "was less with a rapid falling than with a steady exchange." In support of this declaration the report set forth:

"For example, from 1871-'72 to 1876-'77 the gold value of the rupee fell constantly from 23.126d. to 20.508d., or about 11¼ per cent; the exports of merchandise were actually less in the latter year than in the former, although in 1876-77 their rupee value exceeded by about 10 per cent that of the exports of either 1870-'71 or 1872-'73. From 1878-'79 to 1884-'85 exchange was fairly steady, the average rates varying only between 19.961d. and 19.308d. per rupee, or about 3¼ per cent; and during those six years the exports rose by no less than 36½ per cent. Again, between 1884-'85 and 1888-'89 the fall of the rupee was very rapid, from 19.308d. to 16.379d., or over 15 per cent, and the

exports increased during those four years by 16½ per cent; but in the single year 1889-'90, when there was a slight improvement in the exchange, the exports increased by more than 6½ per cent. * * * Upon the whole we can not see any evidence that the effect of a falling exchange on the country at large, in influencing either exports or imports, has over a series of years been very considerable. Some trains of *a priori* reasoning would seem to lead to the same conclusions, and also to the further conclusion that, even if a fall in the gold value of the rupee does stimulate exports, the result is not necessarily to the benefit of India as a whole, though it may temporarily benefit the employer at the expense of the wage-earner, because wages rise more slowly than prices."

In the case of Japan also the evidence fails to support the contention that her export trade was favorably affected by the falling value of silver while she was on a silver basis in comparison with its volume since she adopted the gold standard. Her export trade increased steadily under both conditions. The exports 1896 were 117,842,761 yen, and rose in 1897 to 163,135,077 yen. The exports of 1900 were 204,429,994 yen, and those for the first nine months of 1901 indicate a total for this year of 236,000,000 yen (*circum* $118,000,000).

Whatever may have been the effect upon foreign trade of the fall in the gold value of silver while the fall was going on, it is obvious that any favorable influence of this fall has largely ceased to be felt since the fluctuations in the gold value of silver became less marked. Wages in British India, Japan and the Philippine Islands have gradually risen as expressed in silver, until the rise has covered a considerable portion of the loss which the wage-earner suffered when he accepted a uniform wage in a metal which was declining in gold. The gold price of silver does not seem likely to fall in the future with sufficient rapidity to renew these benefits to the exporter at the expense of the wage-earner. The benefits of a silver standard in promoting exports may, therefore, be ignored under the conditions which exist to-day in the relations between gold and silver. If a silver standard did in fact tend to encourage exports during the years of transition, its continuance would not mean a continuance of these benefits to the exporting commerce of a silver-using country, now that silver is no longer falling steadily in gold value.

On the subject of banking, the following recommendations are made: That the national banking act be extended, with certain modifications, to the Philippine Islands, and that these modifications include, as the vital conditions of the usefulness and success of American banks, the power to establish branches and to issue circulating notes. This subject was considered in detail by the Philippine Commission, and a plan was agreed upon, upon my recommendation, acceptable to the commission. Its outlines are as follows:

1. That provision should be made by Congress that no person, firm, or corporation shall be permitted to conduct a banking business, or to establish or maintain a branch bank, in the Philippine Islands after June 30, 1902, without the written approval of the government of said islands.

2. That full power should be conferred upon the government of the Philippine Islands to frame and enforce regulations regarding the business of banking, including the appointment of examiners, and the right to have access through such examiners to all the records and assets of all banks doing business in the Philippines.

3. That the laws relating to national banking associations in the United States should be extended to the Philippine Islands, with certain important modifications regarding the creation of branches and the issue of circulating notes.

4. That national banks established in the Philippine Islands and national banks of the United States should have authority, with the approval of the government of the Philippine Islands, to establish branches in any part of said islands and in the United States, but that branches in the United States should not be permitted to discount commercial bills, or to make advances upon securities when such transactions are carried on wholly within the United States.

5. That circulating notes may be issued by the Comptroller of the Currency of the United States, under the conditions hereinafter set forth, to any national bank established or having branches in the Philippine Islands, to the

amount of 50 per cent of the paid-up capital of said bank without the deposit of United States bonds required by the national banking law, but without suspending the provision that bonds shall be deposited to the amount of one-fourth of the capital, but not exceeding $50,000.

6. That the conditions governing the issue of such notes shall be that they shall constitute a first lien upon all the assets of the issuing bank except public funds; that they shall pay a tax at the rate of one-half of 1 per cent per annum into a guaranty fund; that they shall be protected by a cash reserve equal to 25 per cent of the amount of the notes outstanding, of which one-half may be in first-class gold bills or on deposit in some other bank; and that notes shall not be issued in denominations of less than 5 pesos.

7. That the power to issue notes should not be granted to any bank having a capital of less than $500,000.

8. That the guaranty fund constituted by the payment of the tax upon circulation should be employed for the immediate redemption of the notes of failed banks, but that such fund should have a lien upon the assets of a failed bank for the amount thus paid for the redemption of the notes.

9. That the Spanish-Filipino Bank should be required to comply with the requirements regarding circulation governing national banks, except that it may maintain a circulation equal to the whole of its paid-up capital instead of 50 per cent of such capital.

10. That mortgage banks should be authorized by the government of the Philippine Islands for making loans upon real estate and agricultural products, and that other banks having a capital of $1,000,000 or more may set aside an amount not exceeding one-fourth of their paid-up capital for mortgage business.

11. That mortgage banks should be permitted to loan upon real estate not more than one-third of its value, according to impartial appraisement, and should not be permitted to loan more than one-tenth of their aggregate resources to any one person, firm or corporation.

12. That the Treasury of the United States should be authorized to receive deposits from the government of the Philippine Islands, and that the treasuries of the two governments should be authorized to carry on any convenient and proper transactions with each other.

13. That the treasury of the Philippine Islands and its branches may be designated by the Secretary of War as legal depositories of public money.

—Report of Charles A. Conant, Special Commissioner of the War Department on the State of Coinage and Banking in the Philippine Islands.

PREFERENCES AND THE BANKRUPTCY LAW.

In the case of a recent estate, where the assets distributed to creditors amounted to $65,000, and each creditor received forty per cent of his claim, the bankrupt's attorney openly stated that had it not been for the prohibitions of the bankruptcy act, not less than $40,000 or $50,000 of this sum would have been given to a few preferred creditors, leaving a balance that would not have sufficed to pay three or four per cent to the remainder. From the point of view of public policy and the good of the commercial community at large, we may ask which was better, that a few creditors should be paid in full and the remaining three or four hundred receive a mere pittance, or that all the creditors alike should receive nearly the half of their respective claims, and none be paid in full? A law that produces the latter result and prevents the former has, at any rate, a tendency to distribute the effects of a financial failure, and thereby to steady trade. Often, in my own administration of bankruptcy estates, I have found one or another creditor pertinently asking: Is such and such a creditor, who has been getting payments right along on his debt up to the eve of bankruptcy, going to share for for his unpaid balance the same rate of dividend that I get who have received nothing? Thus, we see that there is another side to the preference question, and that the advocates of an amendment to the act allowing creditors to keep their "innocent" preferences and yet share with those who have received nothing have not all the arguments upon their side.

Indeed, it is my conviction that wherever a business man is found advocating such an amendment, it will be discovered either that he has not looked at both sides of the question or that he belongs to one of the great mercantile houses that used

to thrive upon preferences. But it must not be forgotten that the bankruptcy act was not expected to please those who throve best under a regime of preferences. The great body of merchants and business men, those who have no organization and who cannot afford to send eloquent advocates to talk before congressional committees, would by such a change come to find the bankruptcy law no longer the strong, just arm of the big protecting brother that they now find it. Such a change would throw the door wide open again for the reappearance of all the old-time pestiferous preferences. It would, in addition, make an unworkable rule for the practical, swift, and economical administration of bankrupt estates. For then every creditor who had received a preference would insist on a lawsuit to determine whether or not he took the preference under circumstances indicating knowledge of the debtor's condition; and the result would, in great measure, be a lottery—a premium upon falsehood, no matter how able and impartial the court might be, and an unbearable expense to bankrupt estates, swamping them in litigation over intentions and reasonable grounds for belief. We should, indeed, strive to keep as far as possible from questions of intent in commercial law; their introduction always produces uncertainty and litigation. Commercial law is not concerned with punishment. As the rule regarding preferences now is, it is founded on the bed-rock of justice. It is fair to all; it is easily and economically administered; it is sensible; and no one can escape its application. It is, in fact, a straightforward and consistent rule.—Harold Remington in November *Forum*.

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PRIMITIVE BANKING METHODS.

In the January *Scribner's* Frank A. Vanderlip writes of some of the banking methods in vogue in Europe, and in the course of his article says:

A bank check is looked upon with suspicion in Italy. Practically no small tradesmen would take a check, and none of them keep a bank account. It was still more surprising to me to find that such a statement would be almost literally true of Paris itself. I was studying the mechanism of the Bank of France under the guidance of one of the officers. We went into one great room in the old building in which there were 200 desks enclosed in wire cages, all empty at the moment. I asked what these were for.

"These cages are for our city collectors," I was told. "When a small merchant borrows from the Bank of France, he does not, as with you in America, borrow a bank credit, and have his loan merely added to his balance on the books of the bank. With us the merchant, when he makes a loan, gets the actual money and takes it away. He probably has no bank account with us. He writes no checks. When the loan is due he does not, as would be the case in your banks, come in and pay his indebtedness with a check; instead of that we send a collector to him, and that collector is repaid the loan in actual currency. Two hundred men start out from the Bank of France every morning to collect matured loans. Several days each month it is necessary to send out 400 men, and on the first and the fifteenth of each month 600 collectors go out."

These collectors were uniformed men carrying leather pouches in which they have the matured notes and which are later filled with currency as the collections are made from the bank's borrowers.

I stood at the paying teller's desk as I went farther along in my tour of the Bank of France. As I halted there the man who happened to be at the window at the moment presented a check for 50,000 francs. The money was counted out and handed over to him, stored away in a big wallet, and he passed on. I asked if it were not unusual for a man to draw out so much currency, and was told that it was not. It was but another illustration of how undeveloped is the banking system of continental Europe in its uses by the general public.

TENDENCY TOWARD CONSOLIDATION.

A New York writer of some prominence in commenting on the plan of federating national banks and the demand for some sort of legislation argues that the idea is being worked out in New York, Boston and other financial centers without legislative assistance. It is true, he asserts, that although the Stillman and Rockefeller group centered in the City bank, which is now the largest banking group in the American hemisphere and one of the largest in the world, owns various federated institutions which the group has purchased as individuals, yet the City National bank, as a bank, is prohibited by law from owning the stock of any other bank.

When President Baker of the First National purchased the Bank of the Republic he did it not with a view of holding the stock of that bank, but aimed simply to buy its resources and assets, to assume its liabilities, to pay off these liabilities, and then possess the balance representing the difference between assets or resources and debts. In other words, he liquidated or extinguished the other bank.

When President Stillman started out upon a career which within ten years has attracted the attention and secured the co-operation of the world's best financiers, he made his first stroke through the liquidation of the old Third National bank. By that one act he secured about ten millions of the eleven millions of deposits the Third National had carried.

Since that time Stillman and his associates have bought seven or eight other banks. These are not owned by the City bank as such, but, so far as business relations, mutual assistance, and convenience, and opportunities are concerned, these banks are as much federated with the City, the City acting in the relation of a central institution to all these others, as if the stock of these other banks had been bought by the City instead of by individuals who also own the City.

So we have in New York four groups of what are practically federated banks, each responsive to and influenced by one central institution. These are the Stillman-Rockefeller group, the Morgan-Baker group, with which also James J. Hill is associated; the Morse group, and the Corn Exchange group, the latter being in name as well as in fact made up of branch banks, a chain of them extending throughout the Greater New York, this relation being possible because the Corn Exchange is a state bank.

MORE PROGRESS.

Rubber experts pronounce the improved process employed by the Goodyear Tire and Rubber Company of Akron, Ohio, in making their "Imperial" Pure Fine Para Rubber Bands, one of the achievements of the century. The complete nature of the process is kept secret for business reasons, but it is said to work successfully with the finest grades of rubber only. The bands produced are declared to be thoroughly satisfactory, and the nearest yet to absolute perfection in such goods. This means much to buyers of rubber bands who have been compelled to complain of the inferior quality of those so generally sold heretofore. The "Imperial" Bands are guaranteed without any reservations, and a unique card showing samples of the goods, facsimile of label and reprint of guaranty slip may be secured by addressing the manufacturers—The Goodyear Tire and Rubber Co., East Akron Station, Akron, Ohio.

SITUATION WANTED—By man as cashier in bank or mercantile house. Thoroughly acquainted with the banking system in all its branches. References A1. Age 26. Address G. A. B., care Rand-McNally, BANKERS' MONTHLY, Chicago.

POSITION WANTED.— MAN of 28 years of age, at present with one of the largest Savings Banks in Chicago, where he has had nine years' experience, is desirous of making a change January 1st. Best of references, and bond can be furnished. Address,

B-23, CARE LORD & THOMAS, CHICAGO.

SITUATION WANTED—By married man (32) in a good country bank as cashier or assistant cashier; eleven years' general experience in the banking business; at present with one of the largest banks in Chicago. Best of references given. Address R. A. W., care of BANKERS' MONTHLY, Rand, McNally & Co., Chicago, Ill.

INFORMATION FOR BOND BUYERS.

ALAMEDA, CAL.—The citizens of this place have voted to issue $100,000 bonds for new school facilities.

ALBANY, MINN.—This place has voted in favor of issuing $7,000 in bonds for the installation of water works.

ALBIA, IOWA.—In addition to the recently authorized $75,000 court house bonds of Monroe county, Iowa, $11,000 funding bonds will also be offered for sale.

ALLIANCE, OHIO.—The council will refund $62,000 bonds to be issued and dated March 1, 1902.

ALMA, MICH.—The question of issuing $12,000 in bonds for building a city hall will be decided on at the spring election.

ALTON, KAS.—This place has voted to issue $5,000 bonds for water works.

ANDERSON, N. C.—The city will issue $40,000 bonds for sewerage system.

AVALON, N. J.—The citizens vote on the proposition of bonding for a sewerage system.

BEARDSTOWN, ILL.—The proposition to refund $67,000 of the city's indebtedness carried.

BELOIT, WIS.—Bonds of this city are about to be issued in the sum of $8,800 for purchase of a site for a library.

BENNETTSVILLE, S. C.—Bonds amounting to $12,000 will be issued for an electric light plant.

BENTON HARBOR, MICH.—The voters of this place will now soon vote on the proposed $75,000 bonds for street improvements.

BIG SPRINGS, TEX.—Bonds in the sum of $18,000 are to be issued for the erection of a school house.

BILOXI, MISS.—The issue of $3,500 in 6 per cent bonds of the town of Biloxi may again be placed on the market.

BINGHAMTON, N. Y.—The council has decided to borrow the sum of $6,604.50 to meet a deficiency in the cost of sewer construction during the fiscal year and the sum of $2,896.54 for the purpose of meeting a portion of the city's share of the cost of pavement construction.

BIRD ISLAND, MINN.—The citizens have voted to issue $5,000 on school bonds for the erection of a school building.

BLUE EARTH, MINN.—The citizens have voted $5,800 additional school bonds.

BOWLING GREEN, OHIO—Bids will be received by city of Bowling Green for the purchase of $6,500 sewer improvement bonds, bearing 4 per cent interest.

BRADDOCK, PA.—Bids will be received for the purchase of an issue of funding bonds to the amount of $101,000.

CALDWELL, IDAHO.—Proposals will be received for 6 per cent semi-annual irrigation bonds to the amount of $167,555.

CALUMET, MICH.—The citizens are agitating the question of issuing bonds for electric light purposes.

CAMBRIDGE, MINN.—Bids will be received for the purchase of $6,500 bonds of the village of Cambridge, of $500 denomination and bearing 5 per cent interest, issued for water works purposes.

CANTON, ILL.—The water bonds are to be refunded at a lower rate of interest.

CARLINVILLE, ILL.—This place has voted to issue $6,000 for an electric light plant.

CHARLESTON, W. VA.—The county court of Clay county will receive bids for the purchase of $45,000 of bonds.

CHEYENNE, WYO.—The city council is arranging for the issue of $15,000 sewer bonds.

CHICKASHA, I. T.—This city is to vote at special election upon the issuance of $60,000 bonds for purpose of erecting new school buildings.

CLEVELAND, OHIO—An ordinance has been passed authorizing the city hall commissioners to sell $700,000 worth of bonds and procure a site with the proceeds.

CLINTON, TENN.—It has been voted to issue $30,000 in bonds for school improvements.

CLOQUETTE, MINN.—Proposals will be received for the purchase of $20,000 5 per cent sewer bonds.

COLUMBUS, MISS.—The city will petition the legislature for authority to issue $50,000 of bonds for improving its waterworks and erecting a new city hall.

COLUMBUS, OHIO—At the election held in April the question of issuing $1,000,000 in bonds will be submitted to the people.

CONSTANTINE, MICH.—The proposition of issuing improvement bonds at this place has carried.

CUSTER, S. D.—The proposition to issue refund Custer county bonds carried.

DARTMOUTH, MASS.—Bonds to the amount of $30,000 to run twenty years with interest at 6 per cent have been authorized to cover cost of a new bridge at Padanaram.

DAYTON, OHIO.—The water works commissioners have asked the city council to authorize the issue of $100,000 bonds for extensions.

DES MOINES, IOWA.—The citizens of West Des Moines will soon vote on the question of issuing bonds for school purposes.

DILLON, MONT.—An election will be held soon at Dillon, Mont., for the purpose of voting on a proposition to issue bonds in the sum of $25,000 to construct a system of water works for the city.

DONIPHAN, MO.—Doniphan has voted $15,000 in bonds to build a water works system.

DOWNING, MO.—The citizens have voted $1,000 in bonds for a water works system.

DUBUQUE, IOWA.—Mayor Berg has signed ten $500 refunding bonds issued to take up improvement bonds to the amount of $5,000.

DUNCANSVILLE, PA.—The citizens will vote in February on the question of issuing water works bonds.

ELDORADO, ILL.—The question of voting bonds at the spring election is being agitated.

ELGIN, ILL.—The question of issuing bonds for an artesian well system will soon be decided at this place.

EL RENO, O. T.—El Reno will issue $50,000 bonds for a court house. The bonds will run twenty and thirty years with interest payable semi-annually at the fiscal agency of the territory in New York city.

EUREKA, CAL.—The citizens of this place will vote on the question of issuing bonds for school purposes.

FALL RIVER, MASS.—An issue of $30,000 3½ per cent ten year loan bonds has been recommended by the finance committee.

FARMINGTON, ME.—The citizens have voted bonds to buy the water works plant.

FERNANDINA, FLA.—The city council has just taken steps to perfect internal improvements for Fernandina. A bond issue of $75,000 has been provided for, subject to the approval of the citizens by vote.

FLINT, MICH.—The citizens are agitating the questiou of issuing $225,000 municipal bonds.

FOREST CITY, PA.—The citizens will vote on the question of bonding the town for $10,000 to erect a borough building.

FRESNAL, N. MEX.—This place has issued bonds for $1,000 for erection of school.

GLOUCESTER, N. J.—An ordinance has been passed providing for the issue of bonds to the extent of $30,000 for the construction of sewers and finishing the street improvement.

GRANTSBURG, WIS.—Sealed proposals will be received until the first of February for the purchase of $6,000 jail bonds of Burnett county.

GREAT FALLS, MONT.—The school board has passed a resolution asking the county commissioners to call a special election to vote on issuing $30,000 for the erection of an additional school house.

GREEN BAY, WIS.—This place will vote in the spring on issue of bonds for the purpose of purchasing a site for a hay market.

GREENVILLE, PA.—The Greenville borough council has passed an ordinance authorizing the issue of $20,000 bonds to provide for the erection of a city hall.

GRIFFIN, GA.—Bonds are to be issued for a sewerage system.

HAMMONTON, N. J.—A special election is to be held at this place to vote on the question of issuing $30,000 water bonds.

HARMONY, MINN.—The village has voted $9,000 bonds for water works.

HARRISBURG, PA.—The city council is considering the question of submitting to the voters in February a proposition to issue $800,000 improvement bonds.

HAYWARD, COLO.—An election is to be held at this place to decide on the proposition of issuing $15,000 electric light bonds.

HENNESSEY, OKLA.—The question of issuing water works bonds has carried.

HOMER, MICH.—It is proposed to call an election at Homer for the purpose of voting on question of issuing bonds in the sum of $30,000 for the purpose of building a water works system.

HUNTSVILLE, ALA.—The issue of bonds to be placed on the market by the city amounts to $40,000 and will bear 5 per cent.

HUTCHINSON, KAS.—An ordinance has been passed by the council issuing improvement bonds for payment of the sewer recently completed.

JACKSONVILLE, FLA.—Proposals will be received until February 8th for the purchase of $100,000 5 per cent court house and jail bonds.

JASPER, GA.—The town of Jasper is to make a bond issue of $6,000 for school purposes.

JENNINGS, LA.—The city will vote on bonds for erection of a town hall.

KAHOKA, MO.—The citizens have voted to issue $12,000 in bonds for the establishment of an electric light and water works plant.

KERNVILLE, CAL.—The question of issuing $10,000 in school bonds has carried.

KIMBALL, S. D.—The city has decided to issue bonds to put in water works and electric lights.

KIRKWOOD, MO.—An election at Kirkwood has resulted in favor of issuing $25,000 in improvement bonds.

LAKE PROVIDENCE, LA.—It has been decided to place on the market an issue of $20,000 in 5 per cent improvement bonds decided upon by the town of Lake Providence.

LAKEWOOD, R. I.—The citizens have voted to issue $20,000 in bonds for water works.

LEADVILLE, COLO.—At the November election the taxpayers of Lake county voted to refund the bonded indebtedness amounting to $2,700,000 by an issue of $655,000 in new bonds.

LEAVENWORTH, KAS.—It has been voted to issue $400,000 in bonds, the proceeds to be used either for purchase of the old water works plant or the construction of new plant.

LEWISTON, IDAHO.—The city council of Lewiston has decided to advertise for bids for the sale of $80,000 in bonds for the purpose of constructing a new system of water works.

LIBERTY, MO.—An election will be called to vote on the question of issuing $43,000 in bonds for the purpose of erecting a water works system.

LIMA, OHIO—An ordinance has been passed providing for the issue of bonds in the sum of $5,000 for the purpose of obtaining money with which to erect and equip market houses and market places.

LIMA FALLS, IDAHO—An election will be held at this place to vote on a proposition to issue bonds for $13,500 for the purpose of improving and enlarging the lighting system.

LOMPOC, CAL.—This place has voted to issue $40,000 water bonds.

LORAIN, OHIO—The city will issue $4,900 in bonds for sidewalk purposes.

LOUISBURG, N. C.—The town has voted $30,000 in bonds for water works and sewerage.

LOWVILLE, N. Y.—The board of supervisors has adopted a resolution to bond the county in the sum of $16,000 for the erection of a new county clerk's office.

LYNCHBURG, VA.—The city council has ordered the issuing of $100,000 3½ per cent city bonds to meet obligations incurred for permanent improvements.

LYNN, MASS.—The common council is considering the adoption of a resolution directing the city treasurer to issue $75,000 3½ per cent semi annual thirty year bonds for the purpose of an engine house, boiler and pump.

M'KINLEY, MINN.—This place has voted to issue $1,400 bonds for the extension of the water works system.

M'RAE, GA.—The citizens have voted in favor of issuing bonds for a water and light plant.

MADISON, MINN.—The village council has passed a resolution to issue $10,000 bonds to build an opera house.

MADISONVILLE, OHIO.—Bids for $25,000 4 per cent 20-30 year optional water and electric light bonds will be received.

MANGUM, O. T.—Greer county officials are to hold a special election for voting bonds for a new county court house.

MANHEIM, PA.—The borough council has decided to refund the bonded indebtedness at 4 per cent.

MARION, OHIO—Bids will be received for the purchase of ten sidewalk bonds in the aggregate sum of $7,000.

MARSHALL, MO.—The city of Marshall has voted to issue $70,000 in bonds for its proposed electric light and water works plants.

MARTINEZ, CAL.—The grand jury has reported in favor of bonding the county for $150,000 that sufficient funds may be raised to complete the new court house and build a new county jail.

MARTINSVILLE, VA.—The County Court has called an election to decide the question of issuing $50,000 4 per cent bonds to aid the Eastern Railway Company.

MERIDIAN, MISS.—Mayor Spinks will issue his proclamation calling an election the second Tuesday in January for the purpose of voting $25,000 bonds for school purposes.

MINNEAPOLIS, MINN.—The Minneapolis city council has authorized the issue of $70,000 in bonds for the purchase of park sites about Lake Amelia and on the Mississippi river.

MODESTO, CAL.—The Turlock Irrigation district has voted upon a proposition to refund the bonds of the district at a reduced rate of interest.

MONROE, MICH.—The common council of the city of Monroe proposes to issue fifty bonds of the denomination of $100 each with annual interest at 4 per cent.

MONTGOMERY, ALA.—An ordinance has been introduced providing for the issue of $75,000 bonds for general municipal purposes.

MOSCOW, IDAHO—At a special election held in this city bonds were voted for the purpose of improving certain streets.

MYRTLE POINT, ORE.—The water works bonds of Myrtle Point, Ore., will be sold in the sum of $18,000. These bonds bear interest at 6 per cent payable semi-annually, and are issued in denominations of $100, $500 and $1,000.

NAVASOA, TEX.—The proposition to issue $15,000 worth of 4 per cent bonds for purpose of building a city hall has been carried.

NEWARK, OHIO.—The city council has ordered a bond issue of $12,542.

NEWBERN, N. C.—This town has voted for bonds to establish an electric light plant.

NEW BRIGHTON, PA.—The proposition to issue $150,000 in bonds for street improvements will be voted upon.

NEW CASTLE, PA.—The $30,000 bonds to erect a conduit system in New Castle will be disposed of before March 1st and it is expected that work will be commenced early in the spring.

NEW FREEDOM, PA.—The matter of bonding the town for system of water works will be brought before the voters at the coming spring elections.

NEW VIENNA, OHIO—The voters will be given an opportunity to vote on the question of issuing bonds to the amount of $18,000 to construct a water works plant for the village.

NIGERTON, MINN.—A special election will be held at this place to vote on the

question of issuing $6,000 in bonds for the purpose of establishing a system of water works.

OAKVILLE, TEX.—The Oakville Independent Free School District has voted $2,000 4 per cent bonds with which to erect a school house.

ONAWA, IOWA.—An election will be called to vote on the issue of $6,000 bonds for improvements on electric light plant.

ORANGE CITY, IOWA—This place has voted to issue $60,000 bonds for a new court house.

OTSEGO, MINN.—An election will be held here soon to vote on an issue of bonds to cover one-third the cost of a bridge across the Mississippi river between here and Elk river.

PASADENA, CAL.—Bids will be received by the city of Pasadena for the purchase of $300,000 worth of municipal improvement bonds bearing interest at the rate of 4 per cent.

PHILADELPHIA, PA.—Preparations are being made to force the city of Philadelphia to issue another $4,000,000 of bonds. The proposed bond issue of $4,000,000 will be asked for these items: New school buildings, $1,500,000; sewers, $1,300,000; grading streets, $300,000; paving intersections, $20,000; deepening river channels, $400,000; fire line pump station, $300,000.

POND CREEK, O. T.—At a special meeting of Pond Creek council it was decided to hold an election for the purpose of voting bonds for a system of water works in the sum of $25,000.

PORTSMOUTH, OHIO.—Proposals will be received until January 28th for the purchase of $13,000 4 per cent levee and embankment bonds.

RACINE, WIS.—The city is to be bonded for an additional $40,000 to be used for school purposes.

READING, PA.—An ordinance to increase the bonded debt of the city of Reading to the extent of $100,000, the proceeds to be used for paving purposes and sewerage, has been passed at council meeting.

RENSSELAER, N. Y.—The Rensselaer county board of supervisors has adopted a resolution authorizing the county treasurer to issue bonds for $63,500 as a substitute for four series of toll road bonds of that amount.

REVERE, MINN.—The city council will receive bids for the purchase of $2,000 5 per cent bonds due in ten years.

RIVERSIDE, CAL.—An election will be held to vote on the question of issuing bonds in the sum of $7,000 to bear interest at the rate of 4 per cent.

ROANOKE, VA.—A bill is pending the Virginia legislature authorizing the city of Roanoke to issue bonds for various purposes.

ROCK ISLAND, ILL.—The ordinance authorizing the issue of $25,000 water works refunding bonds has been passed.

ROCKWOOD, TENN.—This city has voted an issue of $6,000 of bonds for completing the electric light plant, and for additions to the water plant.

SAN ANTONIO, TEX.—The proposition to vote an additional issue of $300,000 in bonds is being considered by taxpayers of this city.

SCHENECTADY, N. Y.—The council has passed an ordinance providing for the issue of $20,000 4 per cent deficiency bonds.

SCHULENBURG, TEX.—A special election will be held to vote on the issue of $12,000 bonds for water works.

SEATTLE, WASH.—At the coming municipal election Seattle will vote on a bond issue to purchase a site for a library building.

SHAWANO, WIS.—A loan of $2,000 has been authorized for the purpose of erecting a new school building.

SIOUX CITY, IOWA.—Sioux county has voted bonds for the erection of a new court house.

SLOAN, IOWA.—This city has voted to issue bonds for the purpose of installing water works.

SODUS, N. Y.—Ten thousand dollars of school bonds are to be issued by the Union Free school district.

STORM LAKE, IOWA—The council has voted to refund the city bonds to the amount of $14,500. The new issue of bonds will be for $18,500 to be payable 500 every six months, beginning with Jan. 1, 1904. The first $8,500 will bear 4½ per cent interest and the remaining $10,000 4 per cent.

SPRINGFIELD, ILL.—The citizens will vote in the spring on the question of issuing $50,000 filtration bonds.

SPRINGFIELD, TENN.—This place has voted on issue of $25,000 bonds for water works.

STILLWATER, O. T.—There will be held a city election to determine whether to vote $25,000 in bonds.

TACOMA PARK, MD.—The city of Tacoma Park will sell $10,000 of bonds for water works and sewerage purposes.

TAMPA, FLA.—West Tampa will hold an election to vote on the issue of $10,000 bonds to add an electric light plant to the municipal water works.

TRENTON, MO.—The people of Grundy county have voted to issue $60,000 in county bonds for a new court house and jail.

TROY, N. Y.—The county treasurer will sell $33,225 3½ per cent registered Troy armory improvement bonds, $40,000 reissue of house of industry coupon bonds and $63,500 registered toll road bonds.

UTE, IOWA.—This place has voted to issue $6,000 bonds for electric light improvements.

UTICA, N. Y.—The Board of Supervisors of Jefferson county has decided to bond the county for $50,000 for a new building for county treasurer's and county surrogate's offices.

VERONA, PA.—Verona borough will decide at the February election whether the town will have a sewer system or not. The ordinance provides for an issue of $45,000 of bonds.

WABASH, IND.—An ordinance has been adopted providing for the issuing of city improvement bonds.

WACO, TEX.—The series of bridge bonds amounting to $50,000 given by the city in connection with the new bridge has been approved by the proper authorities.

WARREN, MINN.—Proposals will be received until February 18th for the purchase of $75,000 Marshall county district bonds.

WASHINGTON, PA.—This city has voted to issue $70,000 in bonds for purpose of improving the sewer system.

WATERTOWN, N. Y.—The Jefferson county board has decided in favor of issuing $50,000 in bonds for building purposes.

WEST CONCORD, MINN.—This village has voted bonds for $10,000 for the erection of a new school house.

WHITTIER, CAL.—This place will hold an election February 18th to vote on an issue of $5,000 bonds to bear 5 per cent.

WILBUR, WASH.—Bonds in the sum of $11,250 have been voted for a water plant.

YOUNGSTOWN, OHIO.—Bids will be received until Jan. 27th for the sale of Pearl Street Grading Bonds to the amount of $1,400, bearing 5 per cent interest.

YPSILANTI, MICH.—The school board will call an election for the purpose of voting on an issue of $25,000 for erection of a new ward school building.

MINERAL LAND FOR SALE.

Rich Zinc, Lead, and Copper Land in the Northern Arkansas mineral district. For particulars, address

A. J. EISENMAYER,
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Ripans Tabules cure headache.
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ARE ALWAYS PACKED IN GREEN BOXES BEARING THE TRADE-MARK AND OUR CORPORATE NAME IN WHITE LETTERS, AND EACH AND EVERY BOX CONTAINS OUR GUARANTEE SLIP.
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AKRON, OHIO.

NOTES OF INTEREST TO BANKERS.

MISSOURI BANKERS MEET.

Eleven counties were represented in the annual meeting of the State Missouri Bankers' Association at St. Joseph. D. Kellogg, cashier of a bank at Craig. Graham G. Lacey, cashier of the Tootle-Lemon bank, of this city, delivered the address of welcome. George L. Wilfley of Maryville, responded.

The subjects discussed were: "A Bank and a Trust Company; the Difference," by C. O. Austin, cashier of the Mechanics' National bank, St. Louis. "Should the War Tax on Bank Capital and Surplus Be Repealed?" by members of the group, and "The Benefits of Fidelity Insurance," by J. C. Calfee, secretary of the Missouri Bankers' Association. Mr. Calfee is an earnest advocate of fidelity insurance and bonding. He much preferred, he said, this method of insurance to that of personal bonding. He advised that all bankers give bonds with some good fidelity company in preference to personal bonds.

He advised always keeping a metal sign saying, "Protected by American Bankers' Association member," in a prominent place, as this would often prevent burglaries, for the burglars realize that this association is very active in hunting out and prosecuting crimes of this class. He said that the banks of Missouri had been remarkably free from burglaries in the past six months, there having been only one bank burglary in the state during that time. In Iowa he said he had read accounts of at least eight burglaries within the same period. Other addresses were by E. E. E. McJimsey of Maryville on "Echoes from the American Bankers' Convention at Milwaukee," and J. B. Thomas, cashier of the Bank of Albany, Albany, Mo.

OPPOSES ASSET CURRENCY.

Charles G. Dawes, who recently resigned the position of controller of the currency, in an address before the Merchants' Association of Elgin, Ill., questioned the advisability of adopting an asset currency and urged an emergency circulation. He said:

"Evidence of the great elasticity of credit currency lies in the fact that in the New York clearing-house alone the clearings for 1897 were $31,337,760,948, while in 1900 they were $51,964,588,579, and this latter sum was a decrease of $5,403,642,199, as compared with the clearings of 1899.

"Asset currency subject to only a small tax will become an instrument of current business, and add to the amount of credits in existence to be cared for in a panic. The more issued in ordinary times the less could be issued in times of panic. It is not safe to base argument for asset currency upon the experience of the great central government banks of the continent, when we are considering a banking system consisting of over 4,000 banks widely scattered and surrounded by most varying conditions of customers, collaterals, and business. It is no time to indulge in radical experiment with our currency in this country. We do not want an asset currency that will help us into a panic when we are out of one, but an emergency circulation which will help us out of a panic when we are in."

COINAGE OF 1901.

Coinage executed at the mints of the United States during the calendar year 1901 was as follows:

Denomination.	Pieces.	Value.
Double eagles..	1,707,526	$34,150,520.00
Eagles	4,603,616	46,036,160.00
Half eagles....	4,264,040	21,320,200.00
Quarter eagles.	91,323	228,307.50
Total gold ..	10,666,505	$101,735,187.50
Standard dol'rs	22,566,813	$22,566,813.00
Half dollars..	6,239,857	3,119,928.50
Quarter dollars	10,577,477	2,644,369.25
Dimes	25,073,500	2,507,350.00
Total silver..	64,457,647	$30,878,460.75
Five cents	26,480,213	$1,324,010.65
One cent	79,611,143	796,111.43
Total minor..	106,091,356	$2,120,122.08
Total coinage.	181,215,508	$134,693,770.33

MUST GIVE FULL DETAILS.

The supreme court has handed down a decision of interest to Kansas bankers. In effect it will make bankers more careful in answering garnishments run against them. The decision was rendered in the case of the Rock Island Lumber company against the Fourth National Bank of Wichita. The company garnished the bank for a claim which a man named Joselyn owed it. The bank replied that Joselyn had no money on deposit. It was proven later that he did have, but that it was deposited in the name of Joselyn as president of the police board. In this case the supreme court took special occasion to lay down a new rule for banks to follow. It is that, when a garnishment is run, the bank must make a full reply showing what the depositor has on deposit, whether it is deposited in his name or as trustee. In fact, the bank must tell under oath the exact status of the deposit.

AUSTRALIAN GOLD RETURNS.

The gold returns of five States, Victoria, New South Wales, Queensland, Western Australia, and Tasmania, for the first eight months of the year compare with those for the corresponding period of last year as follows:—

	1900. Ounces.	1901. Ounces.
Victoria	533,998	501,919
New South Wales..	238,508	172,536
Queensland	662,131	523,896
Western Australia ..	1,003,278	1,180,184
Tasmania	40,900	41,243
Total	2,478,815	2,419,773

The total shows a decrease of 59,942 ounces.

The quantity of Victorian gold actually received at the Melbourne branch of the Royal mint during the month of August was 76,205.99 ounces, which compares with 86,724.13 ounces for August, 1900. The total for the first eight months of the year is 501,919 ounces, against 533,998 ounces for the corresponding period last year, or a decrease of 32,079 ounces.

We know of no small investment that will bring the banker richer returns, than the purchase of a copy of Rice's "Practical Bank Advertising."

COSTA RICA'S RENEWED DEFAULT.

Costa Rica is maintaining her evil reputation as a hardened defaulter. Twice already, in 1884 and 1895, has she broken faith with her creditors, each time exacting from them very substantial concessions as the condition of a new arrangement, and now once more she is playing the same familiar game. With professions of extreme regret, the Minister of Finance has intimated to the Council of Foreign Bondholders that he is unable to provide the amount which was due on October 1st for the service of the debt, and, of course, the old plea of overmastering necessity is put forward as the excuse for asking the bondholders for a further abatement of their claims. The country, he says, is passing through a severe economic crisis, chiefly owing to a continuous depreciation in the price of coffee, which constitutes the main source of its wealth, and, though the government has made every effort to provide for the current coupon, it has failed to do so, six-sevenths of the money borrowed to meet the last coupon being still owing. The government, therefore, he adds, finds itself forced, very much against its will, to appeal to the bondholders to grant a postponement of payment. He winds up with the proposal that payment of four coupons to April 1, 1903, be suspended, these postponed coupons to be paid in tenth parts, half-yearly, in the five years 1903-1907, the first tenth part to be due on October 1, 1903.

DIRECTORS MUST DIRECT.

Directors of state banks in Kansas will be charged with more responsibility in the management of their banks in the future. It is the intention of State Bank Commissioner Albaugh to make them directors in fact as well as in name. No longer will a director, no matter how small his interest in the bank may be, be permitted to act the role of a straw man. He must get right into the harness. In his last call the bank commissioner inclosed a blank oath which every director of a state bank will be required to fill out and sign and return to the bank commissioner's office. In it the director will swear to support the constitution of the United States, the constitution of the state of Kansas, to see that his bank obeys all of the banking laws of the

state, that its reports are promptly made and are accurate, and that he will take a personal interest in the business. This is a new step, but the bank commissioner believes it will tend to make the state banking system stronger than ever. In the past many men have taken $100 worth of stock and permitted themselves to be elected directors, simply to give "tone" to the banks. The depositors would deposit their money on the strength of a certain man being a director. They would have no means of knowing how much or how little that man was interested. Under the new ruling, each director will be charged with the responsibility of the bank's management.

THE COLLECTION CHARGE.

Regarding the one problem of a strictly banking character foremost in the minds of the men at the head of our financial institutions, little need be said beyond the fact that its solution will remove the most prolific source of friction now known to the banking fraternity, writes D. R. Forgan in the *Saturday Evening Post*. This sore spot is the charging of exchange by the metropolitan banks for the handling of drafts, checks and other forms of "paper" remittances offered by country banks and private patrons.

Some two years ago the New York Clearing House made this practice on the part of its members a matter of compulsion, not choice. The fruits of this ruling were good, and did not, as was feared by some, result in permanently diverting any considerable volume of deposits to other eastern cities where this practice was not enforced.

As to the justice of a small charge for making these collections—for procuring and shipping the commodity known as money—let it be said that about one-half the accounts of the average city bank would be rendered unprofitable without this "exchange" tariff. Many banks, especially in the west, use the practice of not exacting an exchange fee as a leverage for piling up large deposits. Banks following this policy have established a kind of freemasonry by means of sending their remittances to "correspondents" that agree to make no charge for collections. As a result, checks on country banks for trifling sums are sent from bank to bank and from state to state in order to escape an exchange fee.

This practice is risky and it is based upon an evasion of a just and reasonable charge. This will scarcely be denied by even the banks which pursue such a practice. A uniform charge of a fair exchange fee on the part of all banks throughout the country would remove the most annoying trouble that now vexes the life of the metropolitan banker.

ALBANY BANK CONSOLIDATION.

The consolidation of the National Commercial Bank of Albany, N. Y., and the Albany City National Bank was in effect a purchase of the latter institution by the former. The price paid for the stock of the Albany City National Bank was $170 per share. The deposits of the Albany City National Bank had increased in four years from about $1,000,000 to over $4,000,000. A statement of the National Commercial Bank at the close of business January 11th show total resources of $10,802,321. Deposits are $9,451,247. The capital is $300,000, with surplus and undivided profits amounting to $829,823. George H. Thacher, John E. Walker, Gerrit Y. Lansing and Charles H. Sabin, formerly directors of the Albany City National were elected directors of the National Commercial Bank. Charles H. Sabin, cashier of the Albany City National, becomes vice-president and active manager of the National Commercial Bank.

The full directory is as follows: Simon W. Rosendale, Robert C. Pruyn, Grange Sard, Robert L. Fryer, James H. Manning, Horace G. Young, Anthony N. Brady, Charles Tracey, William H. Weaver, William J. Walker, Frederick Tillinghast, George H. Thacher, John E. Walker, Gerrit Y. Lansing and Charles H. Sabin.

Will Buy an Interest in a Bank.

An ex-banker wishing to enter the business field again would purchase controlling interest in financial institution. References exchanged. All replies treated in strict confidence. Address Banker (32), care of Rand, McNally & Co., Chicago.

POSITION WANTED—Man 34 years old, quick and accurate at figures, with thorough knowledge of accounts, commercial law and customs; intelligent, temperate, and possessing business experience, wishes position as cashier or bookkeeper. Prefer country bank. Excellent references and any bond desired. Address F. T. K., care of Rand-McNally BANKERS' MONTHLY.

BANK NOTES.

Edward A. Presbrey has been appointed vice president and George G. McCausland cashier of the National Bank of Redemption of Boston.

H. P. Hilliard of Austin, Tex., has decided not to accept an offer from the First National Bank of Austin, but remains with the Austin National Bank as cashier.

A consolidation of the three national banks in Lowell, Mass., was effected under the name of the Union National bank. The First National bank, the Railroad National bank and the Merchants' National bank are the three institutions which have merged.

Instead of, as heretofore, clearing twice a day, the banks of San Francisco will clear only once a day. It has been the custom of the Clearing House at San Francisco to hold two official exchanges each day except Saturday, one at 10 a. m. and the other at 2 p. m. On Saturday but one exchange was held—at 11 a. m.

The Baltimore Chapter of the American Institute of Bank Clerks was organized recently. The following officers have been elected: President, William S. Hammond, assistant cashier of the First National Bank of Baltimore; vice president, J. C. Fenhagen; treasurer, S. M. Reid, and secretary, T. B. Ewalt. Meetings are to be held every two weeks.

The Continental National Bank of Chicago has retired $1,800,000 of its bank circulation, so that it now has but $50,000 outstanding. The reason given by the officials for this move is that the government bonds by which the circulation is secured had advanced to a price where the officials of the bank no longer feel warranted in retaining them.

The directors of the Lowry National Bank of Atlanta, Ga., recently declared the twenty-seventh semi-annual dividend of 4 per cent and added $20,000 to the surplus fund. This institution since its organization as the Lowry Banking company in 1888 has paid in dividends $354,000, besides accumulating a surplus of $100,000 and a large amount of undivided profits.

Representative Sulzer of New York has introduced a bill to-day authorizing the secretary of the treasury to loan the federal surplus to national banks at 2 per cent interest without requiring the deposit of bonds, making the loan first lien on the assets of the bank and restricting government deposits to an amount equal to the capital stock and surplus of the banks holding them.

Owing to the fact that there is already a bank called German-American in St. Louis, it has been decided to change the name of the recently organized German-American Trust Company to the Germania Trust Company. The authorized capital is $2,000,000, one-half of which is to be paid in at the start. Joseph Dickson has been chosen as president of the new organization.

Massachusetts has 186 savings banks, with $560,000,000 of deposits. It is significant that Governor Crane, in his message to the legislature, recommends such legislation as will require the banks to publish, once in each year, a list of members of the corporation, and to include such a list in their annual report to the savings bank commissioners, to be filed in their offices for public inspection.

The new safe deposit vaults of the Chicago National Bank have been opened for business. They are located in the basement of the new Chicago National Bank building. The BANKERS' MONTHLY has published cuts and descriptions of this handsome structure which is occupied by the Chicago National Bank, the Home Savings Bank and the Equitable Trust company. The vaults are in keeping with the building in arrangement and equipment.

Philadelphia has established a branch of the American Institute of Bank Clerks. At the meeting at which the organization was perfected, Henry M. Dechert, president of the Commonwealth Title Insurance & Trust company; Charles E. Wolbert, vice president and treasurer of the West End Trust company, and B. M. Faires, vice president of the Fourth Street National bank, were present and dwelt upon the necessity of education along the lines laid down by the institute.

Whenever the time shall come for the establishment of a postal savings bank system in this country, the Money Order Bureau of the New York postoffice will be deprived of a decidedly unique branch of its business. This is the business it has to do with persons who "send" money orders to themselves. And the number of such persons and the magnitude of their "personal" business is best demonstrated in the statement that fully $18,000 are paid yearly to persons drawing money orders on themselves.

The Boston Clearing House Association has restored the original rate of one-tenth of 1 per cent collection charge on items drawn on New England banks which do not remit to the Clearing House at par, having apparently failed to coerce such banks through the imposition of a charge of one-quarter of 1 per cent into compliance with the rule of the Clearing House. The attempt to collect items from these banks through the express companies was defeated by the banks securing a supply of standard silver dollars with which they paid these items.

The controller of the currency has declared dividends in favor of creditors of insolvent national banks, as follows: Fourth dividend, 10 per cent, in favor creditors First National of Niles, Michigan, making in all 60 per cent on claims proved amounting to $397,061.16; sixth dividend 2½ per cent First National Bank of Anderson, Ind., making in all 49 3-10 per cent on claims proved; final dividend, 17 1-10 per cent Spring Garden National Bank of Philadelphia, Pa., making in all 25 7-10 per cent on claims proved amounting to $2,092,149.41.

The plans of the International Banking Corporation, which has been named by the President as repository for the portion of the Chinese indemnity due to the United States, have been explained by General Thomas W. Hubbard, the president of the board of directors of the new corporation. He says that after the Philippine agency is established other branches will be instituted in the principal cities of the new insular possessions of the United States. The ultimate purpose is that the entire Orient and South and Central America shall be comprehended by the operations of the bank.

Controller of the Currency Ridgely takes the negative side of the question amending the national banking law so as to permit banks to loan money on real estate. A bill to that effect is to be introduced in Congress, and, as its supporters are securing the views of financial men all over the country on the matter, Controller Ridgely's position is worthy of attention. Scarcely a day passes that the controller does not have to call the attention of a bank to the fact that it is violating the law in accepting real estate as security for loans. In many cases the banks are justified in so doing, for they demand more security to protect their depositors, and often real estate is all they can obtain.

Chicago bankers have received a circular from Collector Hertz of the internal revenue department demanding taxes on the undivided profits of the banks. Accompanying the circular is an opinion by Commissioner Yerkes that undivided profits and borrowed money used for capital purposes come under capital and are subject to the tax of $2 per $1,000. Last July when the statements were made up several banks paid the tax on undivided profits, but under protest, an the amount was refunded. They are now called upon to repay the amount. One or two banks that paid on the average capitalization of the year have been notified that they must pay on the showin at the close of the fiscal year, June 30, 1901.

In 1901 the First National Bank of Chicage made a net profit of $1,118,216, which is equal to 22.36 per cent on its capital stock of $5,000,000. This gain, as shown by the statement to stockholders is "after all bad and doubtful debts were provided for." In the previous year the bank earned net $739,832. It had the benefits of the absorption of the Union National only part of that year, but in 1901 the advantages accruing from that source were realized in the entire year.

George C. Power, former vice president of the Merchants' National bank, was recently elected president of the Second National Bank of St. Paul, Minn., to succeed S. R. Flynn. Mr. Power has long been prominent among local bankers. He is forty-four years old. Born in Iowa, he has lived in St. Paul since his boyhood. He entered the Merchants' National bank as messenger, and he retired as vice president after twenty-six years' service. This

was two years ago. He has since been national bank examiner. The Second National is said to be the oldest bank in Minnesota, having been organized as a private bank in 1854. It became a national bank ten years later. During the half year the Second National's profits were in excess of $35,000, equivalent to 35 per cent annually upon the capital.

The time limit in a certificate of deposit fixes the time the deposit must remain with the bank before the depositor will be entitled to interest thereon, holds the supreme court of New Mexico in the case of Bank of Commerce vs. Harrison (66 Pac. Rep., 460). If a depositor withdraws his deposit before the expiration of the time limit, he thereby waives all claim of interest. It is within the power of the bank, after the expiration of the time limit, to call in a certificate of deposit, or to reduce the rate of interest agreed to be paid thereon, by proper notice to the holder of the certificate. A certificate of deposit, like a deposit credited in a passbook, represents money actually left with the bank until demanded by the depositor, and the statute of limitations does not begin to run against it until presentation and demand of payment.

Conrad N. Jordan, assistant treasurer of the United States at New York, has suggested a plan for currency reform. It is to make the Clearing House take the place of the "issue department" of the Bank of England for the member banks; also to put the state banks upon an equality with the national banks under certain regulations. His suggestion is to have Congress incorporate the clearing houses of the country under the national banking laws. The Clearing House Currency association would be allowed to issue currency upon the United States bonds paid in as capital, which bonds are to be deposited with the treasurer of the United States, and such additional currency as may be assigned to it by the individual banks, these banks assigning their existing currency and bonds held as collateral in the hands of the treasurer of the United States to the clearing house banks, and to maintain upon such issues to the extent to which the bank, or banks, may use such currency, its, or their, pro rata share of the 5 per cent fund in the United States treasurer's hands.

"The banks joining such associated clearing house would be permitted to issue, on the security of United States bonds, 60 per cent of their capital and surplus. They should have the right to issue an unlimited amount of special currency upon the deposit of gold coin or gold bullion."

According to the official statements the Illinois Trust and Savings Bank of Chicago earned at the rate of 38.73 per cent on its average capital stock in the year 1901. Its present capital is $4,000,000, the surplus $4,000,000, and undivided profits are $1,100,000, a total of $9,100,000. On December 31, 1900, the bank had $7,231,000 combined capital, surplus and undivided profits. The increase in the year is $1,869,000, but $1,000,000 is the addition to capital made in October. This leaves $869,000 above dividend requirements, which were $390,000. The average capital for the year was $3,250,000, on which earnings were 38.73 per cent.

Secretary Gage's proposed asset currency does not appear to meet with much favor among the bankers of St. Louis. Bank officers of that city, whose opinions are quoted at length in the *Globe-Democrat*, declare themselves as satisfied with the national banking laws as they exist at present and express grave doubts as to the propriety of any changes that would tend to shake public confidence by creating distrust and threatening to disturb present conditions.

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AMERICAN TRADE ABROAD.

Punta Arenas in Tierra del Fuego is the southernmost continental spot on the globe, but the modern lighthouse on that lonely coast is equipped with electrical machinery made in Schenectady, N. Y., says a writer in the World's Work. The firm that manufactured it has also pushed electricity farthest north by installing dynamos at Hammerfest, in Norway, and, though it is a far cry from the deepest drifts of the Calumet and Hecla mine to Yanteles, in the Andes, 14,000 feet above the sea, two consignments recently left Schenectady, one for the deep mine, the other for the mountain.

By the very bedside of the Pope is placed every night an American flash-light apparatus in the form of a cylinder with an incandescent bulb in one end—in effect an electric candle. At Bagdad, Aladdin has been replaced by a New York concern. Lamps of fanciful patterns are sent from New York to a point on the Persian Gulf, and thence conveyed over some 300 miles of desert on camel back. They are then placed on rafts and towed 100 miles up the Euphrates and again loaded on camels and carried to their destination 200 miles from the river. These lamps decorate the palaces of the Sultan of Morocco, the Prince of Siam and several rajahs in British India; and they are also popular in Jerusalem.

From the Falls of the Couvery, one of the sacred rivers of India, to Kolar in Mysore American electrical engineers have recently set up an American transmission plant under somewhat remarkable circumstances. There are still wild elephants in Mysore, and there will always be white ants. But as a white ant will venture not more than five or six feet up a pole in search of edible wood, the steamer from New York carried out to India iron post-sockets seven feet high in which to set the poles—to the discomfiture of the ants. To disconcert the elephants and prevent grounding of the current through any behemoth that might venture to test the wires with his trunk, the engineers after careful measurements strung the wires just beyond reach of the biggest possible elephant standing on hind legs and groping.

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▲Walnut Ridge*•† . Lawr'ce	Phillips & Beakley.
▲Warren*•† ..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville* ..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•† ..... Alameda	E. K. TAYLOR.
Alhambra*•. Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•† ..... Orange	Richard Melrose.
Antioch*•† .. Contra Costa	Hartley & Abbott.
Arcata*•• ..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† ..... Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•† ..... Solano	C. P. Stevens.
Berkeley*•† ..... Alameda	W. N. WASTE.
Biggs*•† ..... Butte	F. F. Carnduff.
Bodie*• ..... Mono	See Bridgeport.
▲Bridgeport* ..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*•† ... San Luis Ob.	B. H. Franklin.
Campbell*•† .. Santa Clara	See San Jose.
Cayucos*•† .... San Luis Ob.	See San Luis Obispo.
Cedarville* ..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†. San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•† ..... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•† ..... Solano	A. Manning.
Downey*•† .. Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•† ..... Placer	W. P Snowden.
Elsinore*•† ..... Riverside	Collier & Evans.
Escondido*•† .. San Diego	See San Diego.
▲Eureka*•† ..... Humboldt	J. N. GILLETT.
▲Fairfield*•† ..... Solano	Coghlan & Harvey.
Fallbrook*•† ... San Diego	See San Diego.
Ferndale*•† .... Humboldt	James Smith.
Folsom*•† . . Sacramento	See Sacramento.
Forest*•† ..... Sierra	See Nevada City.
Foresthill*•† ..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ... Siskiyou	L. A. Reynolds.
▲Fresno*•† ..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•† ... Nevada	C. W. KEITTS.
Gridley*•† ..... Butte	R. C. Long.
Guadalupe*•†. Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† .... Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•† ..... Riverside	P. C. Little.
▲Hollister*•† ... San Benito	BRIGGS & HUDNER
Huenneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† ..... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W Caldwell.
▲Lakeport*• ..... Lake	T. B. Bond.
Lemoore*•† ..... Kings	W. D. Maddin.
Livermore*•† .... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*• Santa Barbara	Fox & Sheridan.
Longbeach*•† .. Los Ang's	E. C. Denio.
▲Los Angeles*•†. Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER, Attorneys for Los Angeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† . Santa Clara	W. M. Beggs.
▲Madera*•† ..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville* .... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*†..Contra Costa	W. S. Tinning.
▲Marysville*†..... Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	J. W. KNOX.
▲Modesto*† .....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†.....Monterey	S. F. Gell.
▲Napa*†.....Napa	JOHN T. YORK.
National City*† San D'go	See San Diego.
▲Nevada City*† ...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†..... Stanislaus	See Modesto.
▲Oakland*†.....Alameda	METCALF & METCALF.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Joliffe.
Orange*†..... Orange	See Santa Ana.
Orland*†.....Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†... Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*†...Los Angeles	J. A. GALLUP.
Portersville*†.....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	GEORGE W. BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'n M'teo	George C. Ross.
▲Riverside*†.....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† ..... Monterey	DAUGHERTY & LACEY.
▲San Andreas*†.Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for California Fruit Growers Assn., and Hawaiian Com'l & Sugar Co.
" ..... "	CORBET & GOODWIN, 331 Pine St. References: E. H. Rollins & Sons, Boston and San Francisco, and First National Bank, San Francisco.
" ..... "	EDWARD B. YOUNG, 14 Sansome St. Attorney for Germania Trust Co. and Swiss-American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI. Safe Deposit Building. General practice. Correspondence solicited. References: Mutual Savings Bank, Italian-American Bank.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*†.....Marin	HEPBURN WILKINS.
▲Santa Ana*†.....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*† Santa Clara	D. Henderson.
▲Santa Cruz*† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang's	Tanner & Taft.
Santa Paula*†...Ventura	See Ventura.
▲Santa Rosa*† ....Sonoma	J. R. LEPPO.
Sebastopol*• .....Sonoma	James A. Stidger & Son.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*† .....Sonoma	R. R. Poppe.
▲Sonora*†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*†.....Solano	George A. Lamont.
▲Susanville*† .....Lassen	Goodwin & Goodwin.
Sutter Creek*† .Amador	See Jackson.
Tehachapi*†.....Kern	See Bakersfield.
Templeton*†..S. Luis Ob.	See Paso Robles.
Tomales*† .....Marin	Fred Woodworth.
Truckee*† .....Nevada	C. F. McGlashan.
Tulare*† .....Tulare	DAVIS & ALLEN.
Tustin*† ..... Orange	See Santa Ana.
▲Ukiah*† .....Mendocino	J. A. Cooper.
Vacaville*† ..... Solano	R. Barcar.
Vallejo*† .....Solano	L. G. HARRIER.
Valleyford*† .....Sonoma	See Santa Rosa.
▲Ventura*† ..... Ventura	THOMAS O. TOLAND.
▲Visalia*† .....Tulare	MILLER & HANNAH.
Watsonville*† Santa Cruz	Holbrook & Maher.
▲Weaverville*• ..... Trinity	James W. Bartlett.
Wheatland*† .....Yuba	E. T. Manwell.
Whittier*† ..Los Angeles	WM. M. HIATT.
Williams*† .....Colusa	See Colusa.
▲Willow*† .....Glenn	Frank Moody.
Winters*† .....Yolo	Philip Bruton.
▲Woodland*† .....Yolo	ARTHUR C. HUSTON.
▲Yreka*† .....Siskiyou	Gillis & Tapscott.
▲Yuba City*† .....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*† .... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*† .....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*† .....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	See Fort Collins.
▲Boulder*† ..... Boulder	S. S. DOWNER.
▲Breckenridge*† Summit	J. W. Swisher.
Brighton*† .....Arapahoe	W. G. Lowelace.
Brush*† .....Morgan	See Fort Morgan.
▲Buenavista*† ..... Chaffee	G. K. HARTENSTEIN.
▲Burlington*† .Kit Carson	See Denver.
▲Canon City*† ...Fremont	WALDO & DAWSON.
Carbondale*† ... Garfield	See Glenwood Springs.
▲Castlerock*† .... Douglas	A. G. Webster.
▲Central City*† .....Gilpin	CHASE WITHROW.
▲Cheyenne Wells*†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*† .....Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripplecreek*† .....Teller	TULLY SCOTT.
▲Del Norte*† ..Rio Grande	George P. Wilson.
▲Delta*† ..... Delta	GEORGE STEPHAN.
¶▲Denver*† .... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Ernest & Cranmer Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*† .....La Plata	O. S. Galbreath.
Eaton*† .....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*† .....Park	CHARLES A. WILKIN.
Florence*† .....Fremont	JAMES P. H. CALLAHAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*† ..... Otero	See La Junta.
Garrison†.....Costilla	See Alamosa.
▲Georgetown*† Cl'r Creek	J. J. WHITE.
Gilpin*† .....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*† .....Jefferson	W. A. Dier.
Granada*† .....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*† .....Weld	H. N. HAYNES.
▲Gunnison*† ....Gunnison	DEXTER T. SAPP.
Holly*† .....Prowers	J. S. McMurtry.
▲Holyoke*† .....Phillips	J. S. Bennett.
Hooper*† .....Costilla	David M. Cox.
Hotchkiss*..... .....Delta	Charles L. Pike.
▲Hugo*† .....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*† ... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*† .....Otero	W. R. GIBSON.
▲Lake City*† .....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*† .....Bent	A. M. Lambright.
▲Leadville*† .....Lake	WILLIAM H. NASH.
Littleton*† ....Arapahoe	See Denver.

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Town and County.	Name.
Longmont*•†.....Boulder	H. M. MINOR.
Loveland*•†.....Larimer	Lyman Porter.
Mancos*•†....Montezuma	See Cortez.
Manzanola*•†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
Monte Vista*•†Rio Grande	Jesse Stephenson.
▲Montrose*•†.....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.
▲Ouray*•† .. ..Ouray	STORY & STORY.
Pitkin*•† .....Gunnison	See Gunnison
▲Pueblo*•†.....Pueblo	WILLIAM B. YATES. References: Western National Bank and First National Bank.
▲Redcliff*•† .....Eagle	A. R. Brown.
▲Rico*•† .....Dolores	JOHN KNOWLES.
Ridgway*•† .....Ouray	See Ouray.
Rifle*•†.....Garfield	See Glenwood Springs.
Rockyford*•†.....Otero	R. S. Beall.
▲Saguache* .....Saguache	W. E. Cox.
Salida*•† .....Chaffee	A. R. MILLER.
▲San Luis*.....Costilla	See Alamosa.
▲Sheridan Lake*•†..Kiowa	J. S. Booher.
▲Silvercliff*†.....Custer	John T. McNeeley.
▲Silverton*•† ....San Juan	EDGAR BUCHANAN.
▲Springfield*†.....Baca	See Trinidad.
Steamboat Spr.*....Routt	J. R. Harding.
▲Sterling*•† .....Logan	SMITH A. BURKE.
Stockyards.....Arapahoe	F. C. Goudy.
▲Sulphur Springs* ..Grand	J. N. Pettingill.
▲Telluride*•†...San Miguel	L. C. KINIKIN.
▲Trinidad*•† ..Las Animas	A. C. MCCHESNEY.
Victor*•† ..... Teller	J. W. HUFF.
▲Walsenburg*•† .Huerfano	P. W. Sweeney.
Westcliffe* .....Custer	J. G. Schwelgert.
Windsor*†.....Weld	See Greeley.
Wray*•†.....Yuma	See Akron.
▲Yuma*•†.....Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*•†.....Tolland	M. P. Yoemans.
Ansonia*•†... New Haven	MUNGER & MUNGER.
Berlin*•† .....Hartford	See New Britain.
Bethel*•† .....Fairfield	See Danbury.
Bloomfield*•† ...Hartford	See Hartford.
Branford*•†..New Haven	Harry W. Doolittle.
▲Bridgeport*•†...Fairfield	HALL & HILL.
Bristol*•† .....Hartford	See Hartford.
Brookfield*•†....Fairfield	See Danbury.
Brooklyn*•†.....Windham	See Danielson.
Bucklands. .....Hartford	See Hartford.
Canaan*•† .....Litchfield	J. H. Roraback.
Canton*•†.....Hartford	See Hartford.
Central Village*•† W'dh'm	See Danielson.
Chester*•†.....Middlesex	Willcox & Tyler.
Clinton*•†.....Middlesex	Charles A. Pelton.
Colchester*•†...New Lon.	E. S. Day.
Collinsville*•† ..Hartford	Oliver Case.
Cornwall*. .....Litchfield	See Litchfield.
Cromwell*•†...Middlesex	See Middletown.
▲Danbury*•†.....Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*•† ...Windham	ARTHUR G. BILL.
Deepriver*•† ..Middlesex	R. W. Tyler.
Derby*•† .....New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* .....Middlesex	See Middletown.
East Haddam*† ..Mid'sex	Julius Attwood.
East Hartford*•†Hartford	See Hartford.
East Lyme*•†New London	See New London.
Elmwood*•.....Hartford	See Hartford.
Enfield*•† .....Hartford	J. W. Thompson.
Essex*•† ..... Middlesex	James Phelps & Sons.
Fairfield*•† .....Fairfield	Bacon Wakeman.*
Falls Village*•† Litchfield	See Salisbury.
Farmington*†...Hartford	See Hartford.
Glastonbury*•†. Hartford	See Hartford.
Granby*•†.....Hartford	See Hartford.
Greenwich*•†....Fairfield	WALSH & WRIGHT.
Groton*†.....New London	See New London.
Guilford*•† ..New Haven	See New Haven.
▲Haddam*•† ....Middlesex	See Middletown.
¶▲Hartford*•† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* ....Hartford	See Thompsonville.
Higganum*•† ..Middlesex	G. B. Carlson.
Jewett City*•† .New Lon.	See Norwich.
Kensington*†...Hartford	See Hartford.
Lakeville*•† .....Litchfield	See Salisbury.
▲Litchfield*•†....Litchfield	WOODRUFF & WOODRUFF.
Lyme*•†.....New London	See New London.
Manchester*•† ..Hartford	See South Manchester.
Meriden*•† ...New Haven	CORNELIUS J. DANAHER.
▲Middletown*•†...Mid'sex	WARNER, WILLCOX & TYLER
Milford*•†.....New Haven	George M. Gunn.
Moodus*† .....Middlesex	See East Haddam.
Mystic*•† ...New London	LEMUEL CLIFT.
Naugatuck*•†New Haven	JOHN M. SWEENEY.
New Britain*•†..Hartford	B. F. GAFFNEY.
New Canaan*•†..Fairfield	See Stamford.
NewHartford*•† Litchf'ld	F. A. Jewell.
▲New Haven*•† .New Hav.	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law practice and collections. Refers to First National Bank.
▲New London*•†.NewLon.	G. D. STANTON.
Newington*•†.....Hartford	See Hartford.
▲New Milford*•† Litchfield	Frank W. Marsh.
Newtown*•†.....Fairfield	Charles H. Northrop.
Norfolk*•† .....Litchfield	R. B. Stoeckel.
North Haven*•†New Hav.	See New Haven.
North Manchester†. Hart.	See South Manchester.
Norwalk*•† .....Fairfield	WARNER & GOLDSMITH.
▲Norwich*•†..New London	J. J. DESMOND. Refers to any bank in Norwich.
Orange*•† ....New Haven	See New Haven.
Parkville†.....Hartford	See Hartford.
Plainfield*•†....Windham	See Putnam.
Plainville*•† ....Hartford	See New Britain.
Portland*•† ... Middlesex	John M. Murdoch.
▲Putnam*•† .....Windham	EDGAR M. WARNER.
Ridgefield*•† ....Fairfield	See Danbury.
Rockville*•†.....Tolland	B. H. BILL.
Roxbury*†.....Litchfield	See New Milford.
Salem* .....New London	See Norwich.
Salisbury*•† .....Litchfield	Warner & Lander.
Saybrooke*•† ..Middlesex	See Deep River.
Seymour*•† ..New Haven	Clifford J. Atwater.
Sharon*•† .....Litchfield	See Litchfield.
Shelton*•† .....Fairfield	E. L. Staples.
Simsbury*•†.....Hartford	See Hartford.
Southington*•† .Hartford	Marcus H. Holcomb.
So. Manchester*•† ..Hart.	Charles R. Hathaway.
So. Norwalk*•†..Fairfield	See Norwalk.
Southport*•† ....Fairfield	John H. Perry.
South Windsor*•Hartford	See Hartford.
Stafford Spr.*•† ..Tolland	J. H. Reed.
Stamford*•† .....Fairfield	HART & KEELER.
Stonington*•†..New Lon.	H. A. Hull.
Stratford*•† .....Fairfield	Charles H. Peck.
Suffield*•† ..... Hartford	Hugh M. Alcorn.
Thomaston*•†...Litchfield	F. W. Etheridge.
Thompson*•† ..Windham	Charles E. Searles.
Thompsonville*•† ...Hart.	C. H. BRISCOE.
▲Tolland*•† ..... Tolland	Edwin S. Agard.
Torrington*•†...Litchfield	B. E. Higgins.
Unionville*•† ...Hartford	George E. Taft.
Vernon*•† ..... Tolland	See Rockville.
Wallingford*•† New Hav.	Leverett M. Hubbard.
▲Waterbury*•† New Haven	BRONSON & MINOR.
Watertown*•...Litchfield	Charles G. Root.
West Cornwall*•†..Litch.	L. J. Hickerson.
Westhaven*•†..New Hav.	See New Haven.
Westport* .....Fairfield	See Bridgeport.
West Winsted*†...Litchf'd	See Winsted.
Wethersfield*•† .Hartford	See Hartford.
▲Willimantic*•† .Windham	GEORGE W. MELONY.
Winchester*....Litchfield	See Winsted.
▲Windham*•† .....Windham	See Willimantic.
Windsor*•† ..... Hartford	See Hartford.
Windsor Locks*•† ..Hart.	J. Warren Johnson.
▲Winsted*•† .....Litchfield	WILBUR G. MANCHESTER.
Woodbury*†....Litchfield	Huntington & Warner.
Woodstock*.....Windham	See Putnam.
Yantic*•†.....New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*•† .....Kent	See Dover.
Delaware City*•†NewCas.	T. B. Reisel.
Delmar*•† .....Sussex	See Salisbury, Md.
¶▲Dover*•† .....Kent	ROBERT H. VAN DYKE.
▲Georgetown*•† ....Sussex	Woodburn Martin.
Harrington*•† ..... Kent	See Dover.
Laurel*•†.....Sussex	See Georgetown.
Lewes*•† .....Sussex	Charles W. Whiley, Jr.
Middletown*•† New Castle	Martin B. Burris.
Milford*•†.....Kent	W. F. Causey & Son.
Milton*•.....Sussex	Wm. F. Causey.
Newark*•†....New Castle	C. B. Evans.
New Castle*•† New Castle	JOHN H. RODNEY.
Newport*•†...New Castle	S. T. Townsend, Jr.
Odessa*.....New Castle	See Wilmington.
Seaford*•† ..... Sussex	See Georgetown.
Smyrna*•† .....Kent	See Dover.
▲Wilmington*•† NewCastle	HARRY EMMONS. Refers t any Bank in Wilmington.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*† ..... D. C.	See Washington.
Georgetown*† ..... D. C.	CHARLES H. CRAGIN.
¶▲Washington*† ..... D. C.	BLAIR & THOM, Columbian Bldg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†. Franklin	H. C. Hicks.
▲Arcadia*† ..... De Soto	FORRESTER & BURTON.
Avonpark* ..... De Soto	C. D. Knapp.
▲Bartow*† ..... Polk	WILSON & WILSON.
▲Blountstown*• .. Calhoun	See Marianna.
▲Bradentown*†. Manatee	J. J. STEWART.
▲Bristol*• ..... Liberty	See Tallahassee.
▲Bronson*† ..... Levy	E. A. Pinnell.
▲Brooksville*†. Hernando	W. S. Jennings.
Cedar Keys*† ..... Levy	E. J Lutterloh.
Cocoa*† ..... Brevard	See Titusville.
▲Crawfordville*†. Wakulla	See Tallahassee.
▲Dade City*† ..... Pasco	J. A. Hendley.
Daytona*† ..... Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*† ..... Volusia	Stewart & Bly.
Eustis*† ..... Lake	B. S. Weeks.
▲Fernandina*† .... Nassau	H. J. BAKER.
Fort Meade*† ..... Polk	W. S. Athens.
▲Gainesville*† .... Alachua	JACKSON & THOMAS.
▲Greenecove Spgs*† Clay	See Jacksonville.
Interlachen*† .... Putnam	See Palatka.
▲Inverness*† ..... Citrus	I. M Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† ..... Hamilton	Johnson & Johnson.
Juno* ..... Dade	A. E. Heyser.
▲Key West*† ..... Monroe	GEORGE W. ALLEN.
▲Kissimmee*† .... Osceola	See Orlando.
▲Lake City*† .... Columbia	ROBERSON & SMALL.
Lakeland*† ..... Polk	P. Tucker.
Leesburg*† ..... Lake	Tinnon & McNamee.
▲Live Oak*† .... Suwannee	B. B. Blackwell.
▲Macclenny*† ..... Baker	See Jacksonville.
▲Madison*† ..... Madison	C. B. ASHLEY.
▲Marianna*† ..... Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*† .... Brevard	See Titusville.
▲Miami*† ..... Dade	ROBBINS & GRAHAM CO.
▲Milton*† ..... Santa Rosa	E. Amos
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*• ..... Lee	See Punta Gorda.
▲Ocala*† ..... Marion	W. S. BULLOCK.
Orange City*† .... Volusia	A. M. Bailey.
▲Orlando*† ..... Orange	MASSEY & WARLOW.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† ..... Dade	W. I. Metcalf.
Palmetto*† ..... Manatee	See Braidentown.
▲Pensacola*† .... Escambia	A. A. FISHER.
▲Perry* ..... Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† ..... Orange	T. E. WILSON.
▲Stanton*• ..... Marion	See Ocala.
▲Starke*† ..... Bradford	J. T. Wills.
▲St. Augustine*† . St. John	W. W. DEWHURST.
St. Petersb'g*† . Hillsboro	A. Macleod.
▲Sumterville*• ..... Sumter	A. C. Clark.
¶▲Tallahassee*† ..... Leon	R. W. WILLIAMS.
▲Tampa*† ..... Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*† . Hillsboro	See Tampa.
▲Tavares*† ..... Lake	J. F. Brown.
▲Titusville*† ..... Brevard	F. J. Webb.
▲Vernon ..... Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† ..... Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† ..... Wilcox	T. L. Holton.
Acworth*† ..... Cobb	J. J. Northcott.
Adairsville*† .... Bartow	See Cartersville.
Adel*† ..... Berrien	See Tifton.
▲Albany*† ..... Dougherty	D. H. POPE & SON.
▲Alpharetta* ..... Milton	J. P. Brooke.
▲Americus*† ..... Sumter	ELLIS & ELLIS.
▲Appling* ..... Columbia	See Augusta.
Arlington*† .... Calhoun	W. D. Sheffield.
▲Athens*† ..... Clarke	STRICKLAND & GREEN
¶▲Atlanta*† ..... Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
" ..... "	SLATON & PHILLIPS, 723 Prudential Bldg. Reference: Atlanta and Lowry National Banks
" ..... "	HOKE SMITH & H C PEEPLES. Practice in State and Federal Courts.
▲Augusta*† .... Richmond	WM. H. BARRETT. Refers to any bank in Augusta
" ..... "	P. C. O'GORMAN. Refers to local banks.
▲Bainbridge*† .... Decatur	R. B. RUSSELL
Barnesville*† ..... Pike	W. W. LAMBDIN.
▲Baxley*† ..... Appling	J. H. Thomas.
▲Blackshear*† ..... Pierce	R. G. Mitchell, Jr.
▲Blairsville* ..... Union	J. A. Butt.
▲Blakely*† ..... Early	R. H. Powell & Son.
▲Blueridge*† ..... Fannin	O. R. Dupree.
Boston*† ..... Thomas	See Thomasville.
▲Brunswick*† ..... Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*† .... Marion	George P. Monro.
Buford*† ..... Gwinnett	J. O. H. Brown.
▲Butler*† ..... Taylor	O. M. Colbert.
▲Calhoun*† ..... Gordon	F. A. Cantrell.
▲Camilla*† ..... Mitchell	S. S. Bennett.
▲Canton*† ..... Cherokee	William A. Teasley.
▲Carnesville* .... Franklin	W. R. Little.
▲Carrollton*† ..... Carroll	R. D. Jackson.
▲Cartersville*† .... Bartow	J. H WIKLE.
▲Cedartown*† ..... Polk	J. A. Blance.
Chipley *† ..... Harris	See Greenville.
▲Clarkesville*† Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* ..... White	I. L. Oakes.
▲Clinton. ..... Jones	W. E. Lester.
▲Clyde ..... Bryan	See Savannah.
Cochran*† ..... Pulaski	See Hawkinsville.
▲Colquitt*† ..... Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH Attorney Third National Bank.
Comer*† ..... Madison	See Danielsville.
▲Conyers*† ..... Rockdale	John R. Maddox.
Cordele*† ..... Dooly	J. G. JONES.
▲Covington*† ..... Newton	J. G. Lester.
▲Crawfordville*†. Tal'fe'o	Horace & Carl Holden.
Culloden*† ..... Monroe	B. B. McCowen.
▲Cumming* ..... Forsyth	H. L. Patterson.
▲Cussetta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† .... Randolph	ROBERT L. MOYE.
▲Dahlonega* .... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville* .... Madison	D. W. Meadow.
▲Darien*† ..... McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*† ..... Terrell	JAMES G. PARKS.
▲Dawsonville* ..... Dawson	J. M. Bishop.
▲Decatur*† ..... DeKalb	See Atlanta.
Demorest*† .. Habersham	Crane & McMillan.
▲Douglas* ..... Coffee	Quincy & McDonald.
▲Douglasville*† ... Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•† ..... Laurens	P. L. Wade.
▲Eastman*•† ..... Dodge	James P. Highsmith.
▲Eatonton*•† ..... Putnam	W. B. Wingfield.
▲Elberton*•† ..... Elbert	W. D. Tutt.
▲Ellaville*•† ..... Schley	A. J. Walters.
▲Ellijay*•† ..... Gilmer	J. P. Perry.
▲Fairburn*•† ..... Campbell	L. S. Roon.
▲Fayetteville*•† ... Fayette	W. B. Hollingsworth.
Fitzgerald*•† ..... Irwin	L. KENNEDY.
Flovilla*•† ..... Butts	B. P. Bailey.
Flowery Branch*•† .. Hall	See Gainesville.
▲Forsyth*•† ..... Monroe	R. L. Berner.
▲Fort Gaines*•† ..... Clay	W. A. Scott.
Fort Valley*•† .. Houston	H. A. MATHEWS.
▲Franklin* ..... Heard	W. S. Hubbard.
▲Gainesville*•† ..... Hall	DUNLAP & DUNLAP.
▲Georgetown*• .. Quitman	T. L. Guerry.
▲Gibson*•† ..... Glascock	E. B. Rogers.
▲Greensboro*•† .. Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•† ..... Spalding	ROBERT T. DANIEL.
▲Hamilton*•† ..... Harris	B. H. Walton.
Harmony Grove*•† Jack'n	R. L. J. Smith.
▲Hartwell*•† ..... Hart	A. E. McCurry.
▲Hawkinsville*•† .. Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•† .... Appling	See Hawkinsville.
▲Hiawassee* ..... Towns	J. H. Davis.
▲Hinesville*† ..... Liberty	S. B. Brewton.
Hogansville*•† ..... Troup	Isaac Jackson.
▲Homer* ..... Banks	See Gainesville.
▲Homerville*•† .. Clinch	R. G. Dickerson.
▲Irwinton* ..... Wilkinson	J. W. Lindsey.
▲Irwinville* ..... Irwin	T. J. Luke.
▲Isabella* ..... Worth	G. G. WARREN.
▲Jackson*•† ..... Butts	M. P. HALL.
▲Jasper*•† ..... Pickens	J. W. Henley.
▲Jefferson*• ..... Jackson	J. C. Turner.
▲Jesup*•† ..... Wayne	D. M. Clark.
▲Jonesboro*•† ..... Clayton	W. M. Wright.
▲Knoxville*† ..... Crawford	R. C. Le Sueur.
▲Lafayette*•† ..... Walker	Lumpkin & Shattuck.
▲La Grange*•† ..... Troup	A. H. THOMPSON.
Lavonia*•† ..... Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•† ..... Lee	Long & Son.
▲Lexington*•.. Oglethorpe	Joel Cloud.
▲Lincolnton*•† ..... Lincoln	J. E. Strother.
▲Louisville*•† ..... Jefferson	Phillips & Phillips.
▲Lumpkin*•† ..... Stewart	J. T. HARRISON.
▲Macon*•† ..... Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•† ..... Morgan	George & George.
▲Marietta*•† ..... Cobb	CLAY & BLAIR.
Marshallville*•† ... Macon	See Oglethorpe.
Maysville*•† ..... Jackson	A. J. Griffin.
▲McDonough*•† ..... Henry	James F. Wall.
▲McRae*•† ..... Telfair	E. D. Graham.
▲Milledgeville*•† . Baldwin	D. B. SANFORD.
Millen*•† ..... Screven	JAMES P. BRINSON.
Molina*•† ..... Pike	See Zebulon.
▲Monroe*•† ..... Walton	B. S. Walker.
Montezuma*•† ..... Macon	Greer & Felton.
▲Monticello*•† ..... Jasper	J. D. Kilpatrick.
▲Morgan* ..... Calhoun	L. G. Cartledge.
▲Moultrie*• ..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville* ..... Berrien	William D. Bule.
▲Newnan*•† ..... Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*•† ..... Irwin	See Sylvania.
▲Oglethorpe*•† ..... Macon	Greer & Felton.
Pelham*•† ..... Mitchell	See Camilla.
▲Perry*•† ..... Houston	W. C. Davis.
Poulan*• ..... Worth	See Albany.
▲Preston*•† ..... Webster	S. R. Stevens.
▲Quitman*•† ..... Brooks	J. G. McCall.
▲Reidsville* ..... Tattnall	E. C. COLLINS.
Reynolds*•† ..... Taylor	W. E. Steed.
Richland*•† ..... Stewart	E. L. Stevens.
▲Ringgold*•† ..... Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•† ..... Floyd	JOHN W. BALE.
Rutledge*•† ..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	T. Spearman.
▲Savannah*•† ..... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•† ..... Taliaferro	See Washington.
Shellman*•† ..... Randolph	See Cuthbert.
Social Circle*•† ... Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield* ... Effingham	J. H. Hodge.
▲Springplace*† ..... Murray	C. L. Henry.
▲Statenville* ..... Echols	See Valdosta.
▲Statesboro*•† ..... Bullock	Groover & Johnson.
▲St. Mary's* ..... Camden	See Brunswick.
▲Summerville*•. Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*• ..... Screven	E. K. Overstreet.
Sylvester*•† ..... Worth	See Albany.
▲Talbotton*† ..... Talbot	J. M. Mathews.
Tallapoosa*•† ... Haralson	Head & Head.
Tennille*•† .. Washington	John C. Harmon.
▲Thomaston*•† ..... Upson	J. A. Cotten.
▲Thomasville*•† ... Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•† ..... McDuffie	John T. West.
Tifton*•† ..... Berrier	John Murrow.
Toccoa*•† ..... Habersham	GEORGE P. IRWIN.
▲Traders Hill ..... Charlton	See Waycross.
▲Trenton*•† ..... Dade	See Chattanooga, Tenn.
Unadilla*•† ..... Dooly	J. L. Jones.
▲Valdosta*•†. ..... Lowndes	A. T. WOODWARD.
▲Vienna*•† ..... Dooly	J. H. Woodward & Son.
Villa Rica*•† ..... Carroll	J. M. Moor.
▲Warrenton*•† ..... Warren	James Whitehead.
▲Washington*•† ... Wilkes	COLLEY & SIMS.
▲Watkinsville*•† ... Oconee	B. E. Thrasher.
▲Waycross*•† ..... Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† ..... Burke	Lawson & Scales.
West Point*•† ..... Troup	R. A. S. Freeman.
Winder*•† ..... Jackson	W. H. Quarterman.
▲Wrightsville*•† .. Johnson	A. F. Daley.
▲Zebulon*•† ..... Pike	See Barnesville.

IDAHO.

▲Albion* ..... Cassia	J. C. Rogers.
▲Blackfoot*•† ..... Bingham	F. S. Dietrich.
¶▲Boise*•† ..... Ada	J. H. RICHARDS.
▲Caldwell*•† ..... Canyon	John C. Rice.
▲Challis* ..... Custer	Milton A. Brown.
Coeur d'Alene*•† . Koot'al	John B. Goode.
Genesee*•† ..... Latah	See Moscow.
Grangeville* ..... Idaho	W. N. Scales.
▲Hailey*•† ..... Alturas	TEXAS ANGEL.
▲Idaho City* ..... Boise	Carl Paine.
Idaho Falls*•† .. Bingham	H. K. Linger.
Juliaetta*•† ..... Latah	See Moscow.
Kendrick*•† ..... Latah	George W. Coutts.
▲Lewiston*•† ... Nez Perces	FRANK J. YOUNG.
▲Malad City* ..... Oneida	GEO. E. GRAY.
Montpelier*•† .. Bear Lake	J. C. Rich.
▲Moscow*•† ..... Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho* ..... Idaho	W. N Scales.
Murray* ..... Shoshone	See Wallace.
Nampa*•† ..... Canyon	Frank Estabrook.
▲Paris*† ..... Bear Lake	Budge & White.
Payette*•† ..... Canyon	Charles B. Coxe.
▲Pocatello*•† ... Bannock	WINTERS & SNEED.
▲Rathdrum*•† ... Kootenai	Edwin McBee.
▲Salmon* ..... Lemhi	John H. Padgham.
Salubria* .. Washington	O. F. Buse.
▲Shoshone*•† ..... Lincoln	Guy C. Barnum.
▲Silver City* ..... Owyhee	Richard Cunningham.
▲St. Anthony* ... Fremont	J. E. COCHRAN.
▲Wallace*•† ..... Shoshone	C. W. Beale.
Wardner*•† ..... Shoshone	J. E. Gyde.
▲Weiser*•† ... Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•† ..... Knox	WILLIAM H. BEAVER.
Adair*•† ..... McDonough	See Macomb.
Albany*•† ..... Whiteside	D. S. Efner.
▲Albion*•† ..... Edwards	J. M. Campbell.
▲Aledo*•† ..... Mercer	McARTHUR & COOKE.
Alexis*•† ..... Warren	Thomas R. Squires.
Allerton*•† ..... Vermilion	See Danville.
Alpha*•† ..... Henry	J. A Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•† ..... Madison	JOSEPH V. E. MARSH.
Altona*•† ..... Knox	L. K. Byers.
Amboy*•† ..... Lee	W. E. Ives & Son.
Anchor*•† ..... McLean	See Bloomington.
Anna*•† ..... Union	H. F BUSSEY.
Annawan*•† ..... Henry	W. H. Holzinger.
Antioch*• ..... Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lamont.
Arcola*•† ..... Douglas	Barricklow & Cofer.
Arenzville*•† ..... Cass	M. McClure.
Argenta*•† ..... Macon	See Decatur.
Armington*•† ... Tazewell	See Bloomington.
Armstrong*•† . Vermilion	See Potomac.
Arrowsmith*•† ... McLean	H. J. Thompson.
Arthur*•† ..... Moultrie	M. Watson.
Ashkum*•† ..... Iroquois	P H. Carey.
Ashland*•† ..... Cass	S. A. Shortt.
Ashley*•† ... Washington	See Nashville.

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Town and County.	Name.
Ashton*†.....Lee	See Dixon.
Assumption*†..Christian	See Pana.
Astoria*†.....Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*†.....Piatt	See Tuscola.
Auburn*†.....Sangamon	T. J. Nuckolls.
Augusta*†.....Hancock	W. H. Mead.
Aurora*†.....Kane	HOPKINS, DOLPH & SCOTT.
Austin*†.....Cook	See Chicago.
Ava*†.....Jackson	S. W. Treesh.
Avon*†.....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*†.....Pike	W. I. Klein.
Batavia*†.....Kane	H. N. JONES.
Beardstown*†.....Cass	R. R. HEWITT.
Beason*†.....Logan	William B. Curry.
▲Beecher*†.....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT
Bellflower*†.....McLean	See Farmer City.
Belvidere*†.....Boone	FRED L. HUNT.
Bement*†.....Piatt	W. G. Cloyd.
Benson*†.....Woodford	See Eureka.
▲Benton*†.....Franklin	Hart & Spiller.
Berwick*†.....Warren	See Monmouth.
Bethany*†.....Moultrie	See Sullivan.
Biggsville*†..Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*†.....Cook	BORMAN & McGRATH.
Blue Mound*†.....Macon	P. L. Van Cleve.
Bluffs*†.....Scott	Franklin C. Funk.
Bonegap*†.....Edwards	See Mt. Carmel.
Bowen*†.....Hancock	E. C. PETEET.
Braceville*†.....Grundy	E. D. SCOTT.
Bradford*†.....Stark	See Toulon.
Braidwood*†.....Will	WILLIAM MOONEY.
Breese*†.....Clinton	See Carlyle.
Brighton*†.....Macoupin	D. D. Goodell.
Brimfield*†.....Peoria	See Peoria.
Broadlands*†Champaign	See Tuscola.
Brocton*†.....Edgar	J. U. Beck.
Buckley*†.....Iroquois	Mark R. Koplin.
Buda*†.....Bureau	Jesse Emerson.
Buffalo*†.....Sangamon	See Springfield.
Bunker Hill*†.Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*†.....Ogle	J. C. Woodburn.
Cabery*†.....Ford	See Kankakee.
▲Cairo*†.....Alexander	MILES F. GILBERT.
" ..... "	REED GREEN.
▲Cambridge*†.....Henry	WILLIAM M. SMITH.
▲Campbell Hill*†.Jackson	See Murphysboro.
Camp Point*†.....Adams	Orrin Dilley.
Canton*†.....Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*†.....Boone	H. B. Stevenson.
Carbondale*†.....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*†.....Clinton	M. P. Murray.
Carlock*†.....McLean	See Bloomington.
▲Carmi*†.....White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*†.....Greene	HENRY T. RAINEY.
Carterville*†Williamson	George A. Henshaw.
▲Carthage*†.....Hancock	D. MACK & SON.
Casey*†.....Clark	N. L. SCRANTON.
Cedarville*†..Stephenson	Henry Richard.
Centralia*†.....Marion	S. A. Frazier.
Cerro Gordo*†.....Piatt	See Monticello.
Chadwick*†.....Carroll	W. S. Markley.
Champaign*†Champaign	J. L. RAY.
Chandlerville*†.....Cass	W. K. Mertz.
Chapin*†.....Morgan	See Jacksonville.
▲Charleston*†.....Coles	A. C. ANDERSON.
Chatham*†...Sangamon	See Springfield.
Chatsworth*†Livingston	See Pontiac.
Chebanse*†.....Iroquois	See Kankakee.
Chenoa*†.....McLean	W. L. Miller.
▲Chester*†.....Randolph	H. CLAY HORNER.
Chesterfield*†.Macoupin	See Carlinville.
▲Chicago*†.....Cook	ACKERMAN & LENNARDS, 1119 Ashland Blk., Commercial and general law practice. Refers to Hibernian Banking Association.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, 931-938 Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, Greenebaum Sons, Chicago Title & Trust Co., and Leading Mercantile Agencies.
▲Chicago*†.....Cook (*Continued.*)	E. J. BATTEN, Suite 1019-1020 Ashland Block. General practitioner, real estate law a specialty. Refers to Hibernian Banking Association.
" ..... "	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., and Bankers' National Bank, Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FERGUSON & GOODNOW, 100 Washington St. Refer to Chicago National Bk. and Chicago Title & Trust Co.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	AZEL F. HATCH, 100 Washington Street. Attorney for The Equitable Trust Co
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First Nat'. Bk.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	RITSHER, MONTGOMERY & HART, Chicago National Bank Bldg. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Suite 914 to 930 Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co, and Chicago Title & Trust Co
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*†.Cook	See Chicago.
Chillicothe*†.....Peoria	H. C. Pettett.
Chrisman*†.....Edgar	See Paris.
Cisco*†.....Piatt	See Monticello.
Cissna Park*†..Iroquois	Isaac Miller Hamilton.
Clay City*†.....Clay	F. M. Chaffin.
Clayton*†.....Adams	J. L. Staker.
Clifton*†.....Iroquois	See Onarga.
▲Clinton*†.....DeWitt	JOHN FULLER.
Coal City*†.....Grundy	E. D. Scott.
Cobden*†.....Union	See Jonesboro.
Coffeen*†..Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta*.....Whiteside	See Morrison.
Colfax*†.....McLean	James P. Grove.
Collinsville*†...Madison	BURROUGHS BROS.
Collison*†.....Vermilion	See Danville.
Compton*†.....Lee	See Paw Paw.
Cooksville*†.....McLean	John A. Sterling.
Cornell*†.....Livingston	See Pontiac.
Coulterville*†..Randolph	A. Russell.
Cowden*†.....Shelby	C. R. Torrence.
Creal Sp'gs*†Williamson	George B. White.
Crescent City*†Iroquois	See Watseka.
Creston*†.....Ogle	See Rochelle.
Cropsey*†.....McLean	See Peoria.
Crossville*†.....White	See Carmi.
Cuba*†.....Fulton	See Canton.
Cullom*†.....Livingston	L. E. Swope.
Dallas City*†...Hancock	J. H. Ranck.
Dalton City*†...Moultrie	J. N. Loving.
Danforth*†.....Iroquois	See Watseka.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital

Town and County.	Name.
Danvers*•† McLean	See Bloomington.
▲Danville*•† Vermilion	TILTON & CUNDIFF.
Davis*† Stephenson	W. Ende.
▲Decatur*•† Macon	OUTTEN & ROBY.
Deer Creek*•† Tazewell	See Tekin.
DeKalb*•† DeKalb	A. G. KENNEDY.
DeLand*•† Platt	See Monticello.
Delavan*•† Tazewell	J. O. Jones.
Des Plaines*•† Cook	See Chicago.
Divernon*•† Sangamon	See Springfield.
▲Dixon*•† Lee	R. S. FAIRAND.
Dongola*•† Union	See Jonesboro.
Donovan*•† Iroquois	See Watseka.
Downer's Grove*•† DuP.	M. Slusser.
Dundee*•† Kane	W. G. Sutlin.
Dunlap*•† Peoria	See Peoria.
DuQuoin*•† Perry	R. W. S. WHEATLEY.
Durand*•† Winnebago	See Rockford.
Dwight*•† Livingston	ROMBERGER & SMITH.
Earlville*•† Lasalle	See Ottawa.
East Dubuque*•† Jo Dav.	See Galena.
East Lynn*•† Vermilion	See Danville.
Easton*•† Mason	See Havana.
East St. Louis*•† St. Clair	B. H. CANBY.
Edelstein*•† Peoria	See Peoria.
Edinburg*•† Christian	C. A. Prater.
▲Edwardsville*•† Madison	HADLEY & BURTON.
▲Effingham*•† Effingham	S. F. GILMORE.
Elburn*•† Kane	W. R. S. Hunter.
Eldorado*•† Saline	J. C. Burnett.
Elgin*•† Kane	HOPSON & HOLLEMBEAK.
Elizabeth*•† Jo Daviess	J. C. McKenzie.
▲Elizabethtown*• Hardin	John C. Oxford.
Elkhart*•† Logan	See Lincoln.
Elliott*•† Ford	See Paxton.
Ellisville*•† Fulton	See Canton.
Ellsworth*•† McLean	See Bloomington.
Elmhurst*•† DuPage	George Sawin.
Elmwood*•† Peoria	M. R. Sturtevant.
El Paso*•† Woodford	J. I. KERR.
Emden*•† Logan	See Lincoln.
Enfield*•† White	John N. Wilson.
Englewood*•† Cook	See Chicago.
Equality*•† Gallatin	C. W. Wiedeman.
Erie*•† Whiteside	William H. Allen.
Essex*•† Kankakee	A. Gregson.
▲Eureka*•† Woodford	W. H. FOSTER.
Evanston*•† Cook	See Chicago.
Evansville*•† Randolph	William M. Schuwerk.
Fairbury*•† Livingston	CARRITHERS & AGARD.
▲Fairfield*•† Wayne	CREIGHTON & THOMAS.
Fairland*•† Douglas	See Tuscola.
Fairmount*•† Vermilion	See Danville.
Fairview*•† Fulton	James Ten Eyck.
Farina*•† Fayette	A. T. Brasel.
Farmer City*•† DeWitt	HERRICK & HERRICK.
Farmersville*•† Montg'y	See Springfield.
Farmington*•† Fulton	A. A. Luckey.
Fillmore*•† Montgomery	See Hillsboro.
Findlay*•† Shelby	C. W. Fall.
Fisher*•† Champaign	H. S. Kelley.
Fithian*•† Vermilion	See Danville.
Flanagan*•† Livingston	C. C. Studley.
Flora*•† Clay	Hoff & Hoff.
Foosland*•† Champaign	George A. De Long.
Forest City*•† Mason	See Havana.
Forrest*•† Livingston	See Pontiac.
Forreston*•† Ogle	Frank Wertz.
Frankfort Station*•† Will	D. S. Stephen.
Franklin*•† Morgan	See Jacksonville.
Franklin Grove*•† Lee	See Dixon.
▲Freeport*•† Stephenson	H. C. HYDE.
Fulton*•† Whiteside	C. C. McMahon.
Galatia*•† Saline	A. E. Somers.
▲Galena*•† Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*•† Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*•† Henry	N. F. ANDERSON.
Gardner*•† Grundy	See Morris.
Geneseo*•† Henry	GEORGE W. SHAW.
▲Geneva*•† Kane	W. J. BROWN.
Genoa*•† De Kalb	A. S. Hollembeak.
Georgetown*•† Vermilion	See Danville.
Gibson City*•† Ford	LESLIE A. CRANSTON.
Gifford*•† Champaign	See Fisher.
Gillespie*•† Macoupin	See Carlinville.
Gilman*•† Iroquois	C. N. Saum.
Girard*•† Macoupin	Knotts & Terry.
▲Golconda*• Pope	THOMPSON & MOORE.
Golden*•† Adams	See Quincy.
Goodhope*•† McDonough	See Macomb.
Grafton*•† Jersey	See Jerseyville.
Grandridge*•† Lasalle	See Ottawa.
Grant Park*• Kankakee	E. H. BUCK.
Grayslake*•† Lake	See Libertyville.
Grayville*•† White	T. G. Parker.
Greenfield*•† Greene	BANDY & SULLIVAN.
Greenup*•† Cumberland	See Toledo.

Town and County.	Name.
Green Valley Tazewell	See Pekin.
Greenview*•† Menard	R. L. Walker.
▲Greenville*•† Bond	NORTHCOTT, FRITY & HOILES.
Gridley*•† McLean	C. M. Coyle.
Griggsville*•† Pike	See Pittsfield.
Grove City* Christian	See Edinburg.
Gutchrie† Ford	See Gibson City.
Hamilton*•† Hancock	J. L. Miller.
Hammond*•† Piatt	See Monticello.
Hamphire*•† Kane	See Elgin.
Hanover* Jo Daviess	See Galena.
▲Hardin* Calhoun	T. J. Selley.
Harlem Cook	See Oak Park.
▲Harrisburg*•† Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*•† McHenry	A. W. Young.
Harvel*•† Montgomery	See Springfield.
Harvey*•† Cook	I. J. MOUSER.
▲Havana*•† Mason	LYMAN LACEY, JR.
Hebron*•† McHenry	See Harvard.
▲Hennepin* Putnam	W. H. CASSON.
Henry*•† Marshall	Fred S. Potter.
Herrick*•† Shelby	J. D. Burrus.
Herrin* Williamson	See Marion.
Herscher*•† Kankakee	See Kankakee.
Heyworth*•† McLean	See Bloomington.
Highland*•† Madison	Timothy Gruaz.
Highland Park*•† Lake	K. R. Smoot.
▲Hillsboro*•† Montgomery	AMOS MILLER.
Hinckley*•† DeKalb	See Aurora.
Hindsboro*•† Douglas	See Tuscola.
Holcomb*•† Ogle	C. E. Oakes.
Homer*•† Champaign	R. C. Wright.
Hoopeston*•† Vermilion	DYER & WALBRIDGE.
Hopedale*•† Tazewell	See Pekin.
Hume*•† Edgar	T. J. Coffman.
Huntley*•† McHenry	See Woodstock.
Hutsonville*•† Crawford	See Robinson.
Hyde Park*•† Cook	See Chicago.
Illiopolis*•† Sangamon	S. P. Williams.
Ipava*•† Fulton	W. A. Babcock.
Irving*•† Montgomery	See Hillsboro.
Iuka*•† Marion	See Salem.
Ivesdale*•† Champaign	See Monticello.
▲Jacksonville*•† Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*•† Jersey	H. W. Pogue.
▲Joliet*•† Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*•† Union	Karraker & Lingle.
Joy*•† Mercer	See Aledo.
Kane*•† Greene	See Carrollton.
▲Kankakee*•† Kankakee	H. K. & H. H. WHEELER.
Kansas*•† Edgar	E. G. Rose.
Keithsburg*•† Mercer	M. T. Kirkpatrick.
Kenney*•† DeWitt	Scroggin & Co.
Kewanee*•† Henry	CHAS. K. LADD.
Kings*•† Ogle	See Rochelle.
Kingston*•† DeKalb	See DeKalb.
Kinmundy*•† Marion	John F. Donovan.
Kirkland*•† DeKalb	See Genoa.
Kirkwood*•† Warren	George M. Nixon.
Knoxville*•† Knox	E. A. Corbin.
▲Lacon*•† Marshall	E. D. RICHMOND.
Ladd*•† Bureau	J. W. BLEE.
Lafayette*•† Stark	See Toulon.
Lagrange*•† Cook	D. B. Lyman
Laharpe*•† Hancock	L. S. McCrory.
La Moille*•† Bureau	H. A. Stanard.
Lanark*•† Carroll	C. W. Middlekauff.
La Rose*•† Marshall	R. M. Barnes.
Lasalle*•† Lasalle	DUNCAN & DOYLE.
Latham*•† Logan	F. A. Gasaway.
▲Lawrenceville*•† Lawr'ce	C. J. BORDEN.
Leaf River*•† Ogle	George E. Johnson.
Lebanon* St. Clair	H. H. HORNER.
Leland*•† Lasalle	A. A. Clapsaddle.
Lemont*•† Cook	Frank W. Welch.
Lena*•† Stephenson	A. J. Clarity.
Leroy*•† McLean	OWEN & OWEN.
▲Lewistown*•† Fulton	LUCIEN GRAY.
Lexington*•† McLean	A. B. Davidson.
Libertyville*•† Lake	Paul MacGuffin.
▲Lincoln*•† Logan	OSCAR ALLEN.
Litchfield*•† Montgomery	McWILLIAMS & SONS.
Little York*•† Warren	See Monmouth.
Loami*•† Sangamon	D. I. Staley.
Lockport*•† Will	C. B. CHEADLE.
Loda*•† Iroquois	Nathan P. Goodell.
London Mills*•† Fulton	M. T. Robinson.
Longview*•† Champaign	See Champaign.
Lostant*•† Lasalle	G. F. Bell.
▲Louisville*• Clay	John R. Bonney.
Lovington*•† Moultrie	A. W. Lux.
Ludlow *•† Champaign	W. C. Smith.
Mackinaw*•† Tazewell	See Pekin.
▲Macomb*•† McDonough	NEECE & SON.
Macon*•† Macon	See Decatur.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Mahomet*• † ..Champaign	See Champaign.
Makanda*• † .....Jackson	See Murphysboro.
Malta*• † .....DeKalb	D. F. Pease.
Manchester*• † .....Scott	See Bluffs.
Manhattan*• † .....Will	See Joliet.
Manito*• † .....Mason	J. A. McComas.
Mansfield*• † .....Piatt	C. F. Mansfield.
Manteno*• † ....Kankakee	Winfield S. Campbell.
Maple Park*• † .....Kane	See Elburn.
Maquon*• † .....Knox	E. L. Swigart.
Marengo*• † .....McHenry	A. B. Coon.
▲Marion*• † ....Williamson	George W. Young.
Marissa*• † .....St. Clair	R. S. Hamilton.
Maroa*• † .....Macon	B. F. Shipley.
Marseilles*• † .....Lasalle	See Ottawa.
▲Marshall*• † .....Clark	J. W. GRAHAM.
Martinsville*• † .....Clark	H. Gasaway.
Marysville.....Vermilion	See Potomac.
Mascoutah*• † ....St. Clair	George F. Wombacher.
Mason City*• † .....Mason	G. W. ELLSBERRY.
Mattoon*• † .....Coles	CRAIG & KINZEL.
Maywood*• † ..... Cook	See Oak Park.
Mazon*• † .....Grundy	See Morris.
McHenry*• † .....McHenry	H. C. Mead.
McLean*• † .....McLean	See Bloomington.
▲McLeansboro*• † Hamilt'n	WEBB & McLANE.
Mechanicsburg*.....Sang'n	See Springfield.
Media*• † .....Henderson	See Stronghurst.
Medora*• † .....Macoupin	J. W. Kitzmiller.
Melrose Park*• † ....Cook	See Oak Park.
Melvin*• † .....Ford	J. M. Thompson.
Mendon*• † .....Adams	See Quincy.
Mendota*• † ..... Lasalle	JOHN F. MADDEN.
Meredosia*• † .....Morgan	See Jacksonville.
Metamora*• † .....Woodford	A. R. Rich.
▲Metropolis City*• † Massac	COURTNEY & HELM.
Milford*• † .....Iroquois	Frank Harry.
Milledgeville*• † .. Carroll	See Mount Carroll.
Millington*• † .....Kendall	See Aurora.
Milton*.....Pike	N. A. Thornton.
Minier*• † .....Tazewell	See Pekin.
Minonk*• † .....Woodford	THOMAS KENNEDY.
Minooka*• † ..... Grundy	L. K. Keogh.
Modesto*• † .....Macoupin	J. M. Allyn.
Moline*• † ....Rock Island	McENIRY & McENIRY.
Momence*• † ...Kankakee	E. P. HARNEY.
Monica*• † .....Peoria	See Peoria.
Monmouth*• † .....Warren	GRIER & STEWART.
▲Monticello*• † .....Piatt	LODGE, HICKS & LODGE.
▲Morris*• † .....Grundy	SANFORD BROS.
▲Morrison*• † ....Whiteside	L. T. STOCKING.
Morrisonville*• † Christi'n	Fred A. Wagoner.
Morton*• † .....Tazewell	See Pekin.
▲Mound City*• † ....Pulaski	L. M. Bradley.
▲Mt. Carmel*• † ....Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*• † .....Carroll	D. ALLEMAN.
Mt. Morris*• † .....Ogle	John Weller.
Mt. Olive*• † ....Macoupin	Thomas Williamson.
Mt. Pulaski*• † .....Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*• † .....Brown	Hubbard & Reid.
▲Mt. Vernon*• † ...Jefferson	ALBERT WATSON.
Moweaqua*• † .....Shelby	W. G. Colbert.
Mulberry Grove*.....Bond	W. C. SHIELDS.
▲Murphysboro*• † .Jackson	G. W. ANDREWS.
Naperville*• † ....Du Page	H. H. GOODRICH.
▲Nashville*• † .Washington	H. H. Hosmer.
Nat. Stock Yards*• † St. C.	See East St. Louis.
Nauvoo*• .....Hancock	G. A. RITTER.
Nebo*• † .....Pike	I. J. Dyer.
Neoga*• † .....Cumberland	See Toledo.
Neponset*• † .....Bureau	See Kewanee.
Newark*.....Kendall	N. P. Barnard, Jr.
New Berlin*...Sangamon	W. M. Warren.
New Boston*• † ....Mercer	M. Chamberlain.
New Holland*• † .....Logan	See Lincoln.
Newman*• † .....Douglas	W. W. Pepper.
▲Newton*• † .....Jasper	GIBSON & JOHNSON.
New Windsor*• † ...Mercer	W. H. Gladman.
Niantic*• † .....Macon	See Decatur.
Nokomis*• † .Montgomery	D. H. Zepp.
Normal*• † ..... McLean	R. L. Fleming.
Norris City*• † ..... White	W. N. Green.
No. Henderson*• † .Mercer	See Aledo.
Nunda*• † ..... McHenry	L. D. Lowell, Jr.
Oakland*• † .....Coles	J. H. Winkler.
Oak Park*• † .....Cook	J. A. BALDWIN.
Oblong*• † .....Crawford	See Robinson.
Odell*• † .....Livingston	J. D. Pound.
Ogden*• † .....Champaign	Wm. Brennan.
Ohio*• † ..... Bureau	H. S. Pomeroy.
Okawville*• † Washington	Moehle & Tcharner.
Olney*• † .....Richland	R. B. Witcher.
Onarga*• † .....Iroquois	E. W. Morris.
Oneida*• † .....Knox	See Galesburg.
▲Oquawka*• † ...Henderson	R. Cooper.
Orangeville*• † Stephenson	Hiram Skinner.
▲Oregon*• † ..... Ogle	FRANCIS BACON.
Orion*• † ..... Henry	M. L. Love.
▲Ottawa*• † ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*• † ..... Cook	F. J. Filbert.
Palestine*• † .... Crawford	A. L. MacHatton.
Palmyra*• † .....Macoupin	Searcy & Etter.
Pana*• † ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*• † ..... Edgar	J. W. HOWELL.
Pawnee*• ..... Sangamon	J. R. Kincaid.
Paw Paw*• † ..... Lee	C. F. Preston.
▲Paxton*• † ..... Ford	KERR & LINDLEY.
Pearl*• † ..... Pike	See Milton.
Pearl City*• † .Stephenson	H. M. Dodds.
Pecatonica*• † Winnebago	C. C. Stevens.
▲Pekin*• † ..... Tazewell	WILLIAM A. POTTS.
Penfield*• † .... Champaign	See Champaign.
▲Peoria*• † ..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*• † ..... Will	Michael Collins.
Perry*• ..... Pike	G. W. Hinman.
Peru*• † ..... Lasalle	F. T. BEERS.
▲Petersburg*• † .... Menard	T. W. McNEELY.
Philo*• † ..... Champaign	See Champaign.
▲Pinckneyville*• † ... Perry	W. T. Vaughn.
Piper City*• † ..... Ford	See Paxton.
▲Pittsfield*• † ..... Pike	EDWARD DOOCY.
Plainfield*• † ..... Will	George J. Arbelter.
Plano*• † ..... Kendall	E. W. FAXON.
Pleasant Plains*• † Sang'n	See Springfield.
Plymouth*• † .... Hancock	George E. Terry.
Polo*• † ..... Ogle	Fred Zick.
▲Pontiac*• † .... Livingston	R. S. McILDUFF.
Poplar Grove*• † ... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*• † .... Vermilion	See Danville.
Prairie City*• † McDon'gh	E. A. BOYNTON.
▲Princeton*• † ..... Bureau	CAIRO A. TRIMBLE.
Princeville*• † ..... Peoria	See Peoria.
Prophetstown*• † Whites'e	H. H. Waite.
Pullman*• † ..... Cook	See Chicago.
▲Quincy*• † ..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*• † ..... Fayette	See Vandalia.
Rankin*• † ..... Vermilion	J. F. Campbell.
Rantoul*• † .... Champaign	Thomas J. Roth.
Raritan*..... Henderson	See Stronghurst.
Ravenswood*• † ..... Cook	Thomas J. Dawson.
Raymond*• † Montgomery	W. E. Witt.
Red Bud*• † .... Randolph	Alfred D. Riess.
Reynolds*• † .. Rock Island	See Rock Island.
Richmond*• † ... McHenry	See Woodstock.
Richview*• † Washington	Geo. T. Hoke.
Ridge Farm*• † Vermilion	R. W. Fisk.
Ridgway*• † ..... Gallatin	W S. Phillips.
Roanoke*• † .... Woodford	See Eureka.
Roberts*• † ..... Ford	See Paxton.
▲Robinson*• † .... Crawford	PARKER & CROWLEY.
Rochelle*• † ..... Ogle	GEORGE D. O'BRIEN.
▲Rockford*• † .. Winnebago	E. H. MARSH.
▲Rock Island*• † Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*• † ..... Cook	J. J. Barbour.
Roodhouse*• † ..... Greene	D. J. Sullivan.
Roscoe*• † .... Winnebago	See Poplar Grove.
Roseland*• † ..... Cook	See Chicago.
Roseville*• † ..... Warren	Leroy S. Scott.
Rossville*• † .... Vermilion	W. B. Redden.
▲Rushville*• † ..... Schuyler	GLASS & BOTTENBERG.
Rutland*• † ..... Lasalle	See Ottawa.
Sadorus*• † .... Champaign	See Tolono.
▲Salem*• † ..... Marion	L. M. KAGY.
Sandoval*• † ..... Marion	Charles F. Patterson.
Sandwich*• † ..... De Kalb	S. B. STINSON.
San Jose*• † ..... Mason	See Lincoln.
Saunemin*• † ... Livingston	W. P. Carrithers.
Savanna*• † ..... Carroll	See Lanark.
Saybrook*• † ..... McLean	George M. Nelson.
Seaton*• † ..... Mercer	See Aledo.
Secor*• † ..... Woodford	See Eureka.
Seneca*• † ..... Lasalle	C. H. R. Thomas.
Shabbona..... DeKalb	See Sycamore.
Shannon*• † ..... Carroll	See Lanark.
▲Shawneetown*• † .Gallatin	CARL ROEDEL.
Sheffield*• † ..... Bureau	See Buda.
▲Shelbyville*• † ..... Shelby	WALTER C. HEADEN.
Sheldon*• † ..... Iroquois	See Watseka.
Sheridan*• † ..... Lasalle	See La Salle.
Sherrard*• † ..... Mercer	See Aledo.
Shipman*• † ..... Macoupin	J. M. Hampton.
Sidell*• † ..... Vermilion	L. E. Conner.
Sidney*• † ..... Champaign	See Champaign.
Sigel*• † ..... Shelby	E. Kunkler.
Smithfield*• † ..... Fulton	See Lewistown.
Smithshire*• † ..... Warren	See Monmouth.
Somonauk*• † .... DeKalb	L. B. Olmstead.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Sorento*†.....Bond	See Greenville.
South Chicago*†....Cook	See Chicago.
South Evanston*†...Cook	See Chicago.
Sparta*†.....Randolph	R. J. Goddard.
Springerton*.....White	W. C. Ingram.
¶▲Springfield*†Sangamon	E. L. CHAPIN. Refers by permission to Illinois National Bank.
Spring Valley*†..Bureau	WILLIAM HAWTHORNE.
Stanford*†.....McLean	See Bloomington.
Staunton*†.....Macoupin	R. E. DORSEY.
St. Anne*†.....Kankakee	W. G. Brooks.
St. Charles*†.....Kane	CHARLES A. MILLER.
St. Elmo*†.....Fayette	See Vandalia.
St. Francisv'le*†Lawre'ce	See Lawrenceville.
St. Joseph*†. Champaign	See Champaign.
Sterling*†.....Whiteside	I. L. WEAVER.
Stewardson*†.....Shelby	Boggs & McDaniel.
Stillman Valley*†...Ogle	See Byron.
Stockton*†....Jo Daviess	W. S. Eaton.
Stone Fort*†.....Saline	L. E. Barker.
Stonington*†..Christian	See Taylorville.
Streator*†.....Lasalle	P. J. LUCEY.
Stronghurst*†Henderson	R. F. Robinson.
Sublette*† .....Lee	See Paw Paw.
▲Sullivan*† .....Moultrie	EDEN & MARTIN.
Sumner*†.....Lawrence	Lewis & Sumner.
▲Sycamore*†.....DeKalb	CARNES & DUNTON.
Table Grove*†....Fulton	William S. Hipsley.
Tallula*† .....Menard	J. J. Baker.
Tamaroa*†.....Perry	See DuQuoin.
Tampico*†.....Whiteside	See Morrison.
▲Taylorville*†...Christian	J. C. McBRIDE.
Thawville*†.....Iroquois	See Watseka.
Thomasboro*†Champa'n	See Champaign.
Tinley Park*†.....Cook	See Chicago.
Tiskilwa*† .....Bureau	See Princeton.
▲Toledo*†....Cumberland	CHARLES M. CONNOR.
Tolono*†.....Champaign	W. A. Perkins.
Toluca*†.....Marshall	See Lacon.
Tonica*† .....Lasalle	Gunn & Gunn.
▲Toulon*†.....Stark	Allen P. Miller.
Tremont*† .....Tazewell	See Pekin.
Trenton*†.....Clinton	W. S. Louden.
Triumph*†.....Lasalle	See Mendota.
Troy*†.....Madison	See Edwardsville.
▲Tuscola*†.....Douglas	ROY F. HALL.
Union Hill*...Kankakee	See Kankakee.
▲Urbana*†.....Champaign	JOHN J. REA.
Utica*†.....Lasalle	J. B. Cunniff.
▲Vandalia*†.....Fayette	S. A. PRATER.
Varna*†.....Marshall	See Lacon.
Vermont*†.....Fulton	J. C. Phillips.
Verona*†..... Grundy	J. L. Waterman.
Versailles*†.....Brown	See Bluffs.
Victoria*..... Knox	See Galesburg.
▲Vienna*†.....Johnson	Whitnell & Gillespie.
Viola*†.....Mercer	See Aledo.
Virden*†.....Macoupin	H. C. Simons.
▲Virginia*†.....Cass	R. W. MILLS.
Waggoner*†Montgom'ry	George Richardson.
Walnut*†.....Bureau	M. A. Stiver.
Wapella*† ..... De Witt	See Clinton.
Warren*†.....Jo Daviess	W. H. Glasgow.
Warrensburg*†...Macon	See Decatur.
Warsaw*†.....Hancock	W. N. GROVER.
Washburn*†...Woodford	George P. Gill.
Washington*†..Tazewell	John W. Dougherty.
Wataga*†.....Knox	See Galesburg.
▲Waterloo*†.....Monroe	JOSEPH W. RICKERT.
Waterman*†.....De Kalb	See Sycamore.
▲Watseka*†.....Iroquois	A. F GOODYEAR.
▲Waukegan*†.....Lake	PERRY L. PERSONS.
Waverly*†.....Morgan	Hamilton & Etter.
Waynesville*†...De Witt	See Clinton.
Weldon*†.....De Witt	See Clinton.
Wellington*†....Iroquois	See Watseka.
Wenona*†.....Marshall	J. H. Jackson.
West Brooklyn*†.....Lee	See Paw Paw.
West Chicago*†..Du Page	C. D. Clark.
Westfield*†.....Clark	J. D. Hemphill.
West Pullman*†.....Cook	See Chicago.
West Salem*†...Edwards	See Albion.
▲Wheaton*†.....Du Page	WILLIAM NUNN.
White Hall*†.....Greene	Mark Meyerstein.
Williamsfield*†.....Knox	See Galesburg.
Williamsville*†Sanga'on	See Springfield.
Wilmington*†.....Will	Edward Corlett.
▲Winchester*†.....Scott	JAMES A. WARREN.
Windsor*†.....Shelby	Amos Walker.
Winnetka*†.....Cook	Carlton Prouty.
Winslow*†...Stephenson	See Freeport.
Woodhull*†.....Henry	W. W. White.
▲Woodstock*†...McHenry	V. S. LUMLEY.
Wyanet*†.....Bureau	See Princeton.
Wyoming*†.....Stark	Frank Thomas.
Xenia*†.....Clay	W. S. Morgan.
Yates City*†.....Knox	See Galesburg.
▲Yorkville*†.....Kendall	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*†.....Fulton	See Rochester.
Albany*†.....Delaware	O. Dowden.
▲Albion*†..... Noble	L. W. WRIGLEY.
Alexandria*†....Madison	SHANNON & RIZER.
Ambia*†.....Benton	W. Lee Bartlett.
▲Anderson*†.....Madison	WILLIAM S. DIVEN.
▲Angola*†.....Steuben	BEST, BRATTON & YOTTER.
Arcadia*†.....Hamilton	Thomas J. Bishop.
Argos*†.....Marshall	John R. Jones.
Ashley*†..... Steuben	Thomas Wichwire.
Atlanta*.....Hamilton	See Cicero.
Attica*†.....Fountain	ISAAC E. SCHOONOVER.
▲Auburn*†.....De Kalb	ROBY & HARPER.
Aurora*†.....Dearborn	DOWNEY & SHUTTS.
Avilla*†..... Noble	See Kendallville.
Batesville*† ..... Ripley	Cravens & Cravens.
▲Bedford*†.....Lawrence	BROOKS & BROOKS.
Bern*† .....Adams	Kelly & Moran.
▲Bloomfield*† .... Greene	CAVINS & HENDERSON.
▲Bloomington*†..Monroe	HENRY A. LEE.
▲Bluffton*†.....Wells	TODD & TODD.
▲Boonville*†.....Warrick	ARMSTRONG & SHAFER.
Boswell*†.....Benton	A. B. McAdams.
Bourbon*†.....Marshall	J. D. Chaplin.
▲Brazil*†.....Clay	RAWLEY & HUTCHISON.
Bremen*†.....Marshall	S. J. Hayes.
Bristol*†.....Elkhart	Harvey W. Kautz.
Brook*†.....Newton	Graves & Graves.
Brookston*†.....White	See Chalmers.
▲Brookville*†...Franklin	GEORGE F. O'BYRNE.
▲Brownstown*†..Jackson	APPLEWHITE & APPLEWHITE.
Butler*†.....DeKalb	C. J. Coats.
Cambridge City*†Wayne	Lynn E. Kepler.
Camden*†..... Carroll	P. Ray.
Campbellsb'g*†Wash't'n	See Salem.
▲Cannelton*†.....Perry	C. A. WEATHERS.
Carlisle*†.....Sullivan	W. B. Akin.
Carthage*† .....Rush	See Rushville.
Cayuga*† .... Vermilion	J. H. BROWN.
Chalmers*†.....White	E. R. Price.
Charlestown*†.....Clark	W. H. Watson.
Chesterton*† .....Porter	G. R. Williams.
Chrisney*† .....Spencer	See Rockport.
Churubusco*†...Whitley	John W. Orndorf.
Cicero*† .....Hamilton	P. J. Fariss.
Clarks Hill*†Tippecanoe	See Colfax.
Clay City*†.....Clay	GEORGE W. WILTSE.
Clayton*† .... Hendricks	See Plainfield.
Clinton*† ..... Vermilion	J. A. Wittermood.
Colfax*†.....Clinton	F. M. Goldsberry.
▲Columbia City*† Whitley	ANDREW A. ADAMS.
▲Columbus*† Bartho'mew	C. B. COOPER.
▲Connersville*†..Fayette	FLORA & BROADDUS.
Converse*†.....Miami	Fred P. Clark.
Corunna*†.....DeKalb	See Waterloo.
▲Corydon* .....Harrison	T. J. Wilson.
▲Covington*†....Fountain	CHARLES M. McCABE.
▲Crawfordsville*† M'ntg'y	FINLEY P. MOUNT.
Crothersville*†..Jackson	H. H. Prince.
▲Crown Point*† .....Lake	J. KOPELKE.
Culver*•.....Marshall	H. A. Logan.
Cynthiana*† ..... Posey	John B. Smith.
Dalesville*†.....Delaware	J. M. Fenwich.
Dana*†.....Vermilion	E. B. James.
▲Danville*†....Hendricks	HOGATE & CLARK.
Darlington*† Montgom'y	A. N. Cave.
▲Decatur*† .....Adams	E K. ERWIN.
▲Delphi*† .....Carroll	SMITH & JULIEN.
Dillsboro*†.....Dearborn	See Aurora.
Dunkirk*†.....Jay	J. T. Day.
Earl Park*†.....Benton	Fraser & Isham.
East Chicago*†.....Lake	J. B. F. SHOWALTER.
Eaton*†.....Delaware	W. H. Younts.
Edinburg*†.....Johnson	See Franklin.
Elizabethtown*†Barth'w	J. H. Bradford.
Elkhart*†.....Elkhart	J H. HALE.
Ellettsville*†.....Monroe	See Bloomington.
Elwood*†.....Madison	WARD L. ROACH.
▲English*†.....Crawford	See Leavenworth.
▲Evansville*† Vand'burgh	GEORGE A. CUNNINGHAM Attorney for First National Bank.
Fairmount*†..... Grant	Chas. T. Parker.
Farmland*†....Randolph	David Wasson.
Flora*†..... Carroll	J. B. SMITH.
Fort Branch*†....Gibson	Mark L. Harris.
Fortville*†.....Hancock	John C. Jenkins.
Fort Wayne*†.....Allen	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*†.....Benton	FRAZER & ISHAM.
Francesville*†....Pulaski	C. W. Barker.
▲Frankfort*†.....Clinton	J. C. FARBER.
▲Franklin*†..... Johnson	MILLER & BARNETT.
Frankton*†.....Madison	J. O. Barrett.
Fremont*†.....Steuben	J. G. Yeagley.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Galveston*† ..... Cass	B. B. RICHARDS.
Garrett*†..... De Kalb	H. W. MOUNTZ.
Gas City*† ..... Grant	Brandenburg & Linn.
Geneva*† ..... Adams	William Drew.
Goodland*† ..... Newton	J. W. Oswald.
▲Goshen*† ..... Elkhart	DAVIS & DAVIS.
Gosport*† ..... Owen	E. S. Davis.
▲Greencastle*† ... Putnam	S. A. HAYS.
▲Greenfield*† ... Hancock	MARTSH & COOK.
▲Greensburg*† ... Decatur	JOHN W. HOLCOMB.
Greentown*† .... Howard	Cooper & Somerville.
Greenwood*† ... Johnson	J. F. Crawford.
Hagerstown*† .... Wayne	B. F. Mason.
Hamilton*† ..... Steuben	See Auburn.
Hammond*† ..... Lake	JOHN A. SWEANY.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS
Hebron*† ..... Porter	George C. Gregg.
Hillsboro*† .... Fountain	John W. Newlin.
Hobart*† ..... Lake	J. H. Conroy.
Hope*† .... Bartholomew	W. N. Aikin.
Huntingburg*† .. Dubois	LEO H. FISHER.
▲Huntington*† . Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*● ..... White	See Monticello.
¶Indianapolis*† .. Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Refer to Capital Nat'l Bk., Merchants Nat'l Bk., and Indiana Trust Co.
" ..... "	CHAMBERS, PICKENS & MOORES. Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*† ..... Boone	Wm. Darnell.
▲Jasper*† ..... Du Bois	Bretz & McFall.
▲Jeffersonville*† .... Clark	S. S. JOHNSON.
Jonesboro*† ..... Grant	Henderson Oliver.
Kendallville*† ..... Noble	JAMES GRAVES.
▲Kentland*† ..... Newton	Cummings & Darroch.
Kewanna*† ..... Fulton	A. D. TONER, JR.
Kingman*† ..... Fountain	J. M. Wilkey.
Kirklin*† ..... Clinton	George T. Williams.
Knightstown*† .... Henry	C. D. MORGAN.
▲Knox*† ..... Starke	PETERS & PETERS.
▲Kokomo*† ..... Howard	J. W. COOPER.
Ladoga*† .... Montgomery	M. M. Bachelder.
▲La Fayette*† .. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*† ..... Lagrange	R. D. MACHAN.
Lapel*† ..... Madison	See Anderson.
▲La Porte*† ..... La Porte	FRANK E. OSBORN.
Laurel*† ..... Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*● Crawford	John H. Weathers.
▲Lebanon*† ..... Boone	SAMUEL R. ARTMAN.
Lexington*† ..... Scott	See Scottsburg.
▲Liberty*† ..... Union	Albert Davis.
Ligonier*† ..... Noble	W. H. Wigton.
Lima*† ..... Lagrange	See La Grange.
Linden*† .... Montgomery	See Crawfordsville
Linton*† ..... Greene	DANIEL W. McINTOSH.
▲Logansport*† ..... Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*† ..... Miami	See Peru.
▲Madison*† ..... Jefferson	Judge W. T. FRIEDLEY.
Manilla*† ..... Rush	George S. Jones.
Marengo*† ..... Crawford	See English.
▲Marion*† ..... Grant	GEORGE G. WHARTON.
Markle*† .... Huntington	W. S. Smith.
Marshall*† ..... Parke	See Rockville.
▲Martinsville*† .... Morgan	Renner & McNutt.
Matthews* ..... Grant	See Hartford City.
Medaryville*† .... Pulaski	See Winamac.
Mentone*† .... Kosciusko	J. F. Johnson.
Michigan City*† . Laporte	J. H. ORR.
Middlebury*† .... Elkhart	M. G. Hoover.
Middletown*† ..... Henry	E. L. Elliott.
Milan*† ..... Ripley	See Lawrenceburg.
Milford*† ..... Kosciusko	T. C. McLaughlin.
Milroy*† ..... Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*† ..... Lawrence	W. H. Edwards.
Monon*† ..... White	J. G. YORK.
Monroeville*† ..... Allen	E. W. Meeks.
Montezuma*† .... Parke	F. L. Canine.
▲Monticello*† .... White	GUTHRIE & BUSHNELL.
Montpelier*† .. Blackford	C. W. Kinnan.
Mooresville*† .... Morgan	Jas. M. Bishop.
Morgantown*† .. Morgan	John V. King.
Morocco*† ..... Newton	Davis & Dunlap.
Morristown*† ..... Shelby	See Shelbyville.
Mount Vernon*† . Posey	E. M. SPENCER.
Mulberry*† ..... Clinton	W. H. Peter.
▲Muncie*† ..... Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*† ..... Elkhart	G. M. NETEKER.
▲Nashville* ..... Brown	R. L. Coffey.
▲New Albany*† ..... Floyd	KELSO & KELSO.
New Carlisle*† . St. Jos'ph	S. C. Lancaster.
▲New Castle*† ..... Henry	DAVID W. KINSEY.
New Harmony*† . Posey	PERCY WELCH.
New Palestine*† Hancock	N. B. Bradenburgh.
New Paris*† ..... Elkhart	A. J. Pickering.
▲Newport*† ... Vermilion	Conley and Whittock.
New Richmond*† . M'tg'y	See Crawfordsville.
▲Noblesville*† . Hamilton	GAVIN & DAVIS.
North Judson*† .. Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*† . Hendr'ks	See Danville.
North Vernon*† .. Jen'gs	LINCOLN DIXON.
Oakland City*† ... Gibson	J. M. & S. L. Vandeveer.
Odon*† ..... Daviess	H. H. Crooke.
Orleans*† ..... Orange	Wright & Lingle.
Osgood*† ..... Ripley	R. A. Creignile.
Otterbein*† ..... Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*† ..... Benton	See Fowler.
▲Paoli*† ..... Orange	T. B. Buskirk.
Parker*† ..... Randolph	Thomas Condon.
Patriot*† .... Switzerland	See Vevay.
Pendleton*† .... Madison	C. E. Goodrich.
Pennville* ..... Jay	Joseph H. Sell.
Perrysville*† . Vermilion	See Newport.
▲Peru*† ..... Miami	NOTT N. ANTRIM.
▲Petersburg*† ..... Pike	Posey & Chappell.
Pierceton*† ... Kosciusko	J. H. Taylor.
Pine Village* .... Warren	See Williamsport.
Pittsboro*† ... Hendricks	J. M. Wells.
Plainfield*† ... Hendricks	John Morgan.
▲Plymouth*† ..... Marshall	JOHN W. PARKS.
▲Portland*† ..... Jay	HEADINGTON & WHITEMAN
Poseyville*† ..... Posey	James Kilroy.
▲Princeton*† ..... Gibson	MILLER & MILLER.
Redkey*† ..... Jay	George N. Edgar.
Remington*† ..... Jasper	Ira W. Yeoman.
▲Rensselaer*† ..... Jasper	JAMES H. CHAPMAN.
Reynolds*† ..... White	See Monticello.
▲Richmond*† ..... Wayne	A. M. GARDNER.
Ridgeville*† .... Randolph	N. W. Ferguson.
▲Rising Sun*† ..... Ohio	W. W. Williams.
Roachdale*† ..... Putnam	See Greencastle.
Roann*† ..... Wabash	D. VAN BUSKIRK.
Roanoke*† .. Huntington	See Huntington.
▲Rochester*† .... Fulton	HOLMAN & STEPHENSON.
▲Rockport*† ..... Spencer	ZOERCHER & SAVAGE.
▲Rockville*† ..... Parke	Elwood Hunt.
Rossville*† ..... Clinton	John C. Rogers.
Royal Center*† ..... Cass	James M. Fry.
▲Rushville*† ..... Rush	HOWARD E. BARRETT.
Russellville*† .... Putnam	J. Burnside.
Russiaville*† .... Howard	James W. Cooper.
▲Salem*† ..... Washington	F. N. Hostetter.
▲Scottsburg*† ..... Scott	SHEA & STOREN.
Sellersburg*† ..... Clark	See Jeffersonville.
Seymour*† ..... Jackson	SHEA & WOOD.
▲Shelbyville*† ..... Shelby	DOWNEY & MAJOR.
Sheridan*† ..... Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

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Town and County.	Name.
Shirley*† ..... Henry	Thomas J. De Mund.
Shoals*† ..... Martin	J. T. Rogers.
Silver Lake*† . Kosciusko	C. W. Shipley.
▲South Bend*† . St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*† ..... Owen	WILLIS HICKAM.
Spiceland*† ..... Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† ..... Pulaski	See Winamac.
Stilesville* .... Hendricks	See Danville.
▲Sullivan*† ..... Sullivan	JOHN S. BAYS.
Summitville*† .. Madison	W. S. Beeson.
Swayzee*† ..... Grant	Long & Cassell.
Syracuse*† ... Kosciusko	Geo. W. Miles.
Tell City* ..... Perry	John T. Patrick.
▲Terre Haute*† ..... Vigo	SAMUEL R. HAMILL.
Thorntown*† ..... Boone	See Lebanon.
▲Tipton*† ..... Tipton	M. T. SHEIL.
Topeka*† ..... Lagrange	See Goshen.
Union City*† .. Randolph	BELL & ROSS.
Upland*† ..... Grant	See Marion.
▲Valparaiso*† ..... Porter	A. D. BARTHOLOMEW.
Veedersburg*† . Fountain	A. Marshall.
▲Vernon*† ..... Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*† ..... Switzerland	Carroll S. Tandy.
▲Vincennes*† . ..... Knox	EMISON & MOFFETT.
▲Wabash*† ..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*† .. St. Joseph	W. A. Dalley.
Wanatah*† ..... La Porte	E. J. Bower.
Warren*† ... Huntington	L. L. Simons.
▲Warsaw*† .... Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*† Montgomery	Acker & Rosebaum.
Waynetown*† M'tgomery	J. S. Zuck.
W. College Corner .. Union	See College Corner, Ohio.
Westfield*† .... Hamilton	J. E. Hodgin.
West Lebanon*† . Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*† ..... La Porte	Azariah Williams.
Whiting*† ..... Lake	F. N. Gavit.
▲Williamsport*† .. Warren	C. V. McAdams.
▲Winamac*† ..... Pulaski	GEORGE BURSON.
▲Winchester*† .. Randolph	CALDWELL & NICHOLS.
Windfall*† ..... Tipton	E. A. Mock.
Wingate*† . Montgomery	See Crawfordsville.
Winslow*† ..... Pike	M. M. Rice.
Wolcott*† ..... White	George F. Baker.
Wolcottville*† . Lagrange	Isaac Collins.
Worthington*† .. Greene	W. L. RUDE.
Zionsville*† ..... Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
▲Afton*† Cherokee Nation	J. S. Truitt.
Ardmore*† Chick's'w Na.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† Choctaw Nation	See South McAlester
Bristow ..... Creek	See Stroud, Okl. Ter.
Caddo*† ..... Choctaw Na.	Charles E. McPherson.
Checotah*† ... Creek Na.	See Muscogee.
Chelsea*† .. Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'w Na.	R. D. WELBORNE.
Claremore*† Cher'k'e Na.	DAVENPORT & HALL.
Comanche*† Ch'k's'w Na.	See Duncan.
Davis*† ... Chickasaw Na.	H. W. Fielding.
Duncan*† . Chickasaw Na.	Wolverton & March.
Durant*† .. Choctaw Na.	W. H. RITCHEY.
Eufaula*† . Creek Nation	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*† . Creek Na.	LAKE MOORE.
Lehigh*† ... Choctaw Na.	A. T. West.
Madill*† ... Chickasaw Na.	CHAPMAN BRADFORD.
Marietta*† Chickasaw Na.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† ..... Peoria Na.	H. H. McCluer.
Minco*† .. Chickasaw Na.	R. Bond.
Muscogee*† Creek Nation	T A. SANSON, JR.
Nowata*† . Cherokee Na.	W. A. CHASE.
▲Okmulgee*. Creek Nation	See Muscogee.
Pauls Valley*† C'k's'w Na.	BLANTON & WOLFE.
Purcell*† . Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*† Ch'kasaw	See Marlow.
Ryan*† ... Chickasaw Na.	E. E. Morris.
▲S. McAlester*† Ch't'w Na.	J. A. HALE.
Sapulpa*† ..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*. C'kas'w Na.	Treadwell & Lucas.
Tulsa*† .... Creek Nation	Poe & Campbell.
Vinita*† ... Cherokee Na.	W. H. KORNEGAY.
Wagoner*† Creek Nation	Watts & Watts.
▲Wewoka*† . Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† ..... Hardin	J. S. Roberts.
Adair*† ..... Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† ..... Union	H. P. Armitage.
Ainsworth*† Washington	See Washington.
Akron*† ..... Plymouth	M. A. Agnes.
▲Albia*† ..... Monroe	J. C. MABRY.
Alden*† ..... Hardin	Furry Bros.
Alexander*† .... Franklin	See Hampton.
▲Algona*† ..... Kossuth	SULLIVAN & McMAHON.
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*† ..... Butler	W. S. Montgomery.
Almora*† ..... Delaware	See Manchester.
Alta*† ..... Buena Vista	H. F. Schultz.
Altavista*† ... Chickasaw	See New Hampton.
Alton*† ..... Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*• ..... Lyon	J. D. Stewart.
Ames*† ..... Story	G. A. Underwood.
▲Anamosa*† ..... Jones	C. M. BROWN.
Anita*† ..... Cass	Walter E. Haynes.
Anthon*† .... Woodbury	Walling & Olsson.
Aplington*† ..... Butler	F. B. Royce.
Arcadia*† ..... Carroll	See Carroll.
Archer*† ..... O'Brien	See Primghar.
Arion*† ..... Crawford	See Charter Oak.
Arlington*† ..... Fayette	James Cooney.
Armstrong*† .... Emmett	I. M. Pritchard.
Arthur*† ..... Ida	See Ida Grove.
Ashton*† ..... Osceola	See Sibley.
Atkins*† ..... Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*† ..... Audubon	MYERS & BLUME.
Aurelia*† ..... Cherokee	T. B. Parker, Jr.
Aurora*† ..... Buchanan	See Independence.
Avoca*† .. Pottawattamie	J. L. Blanchard.
Ayrshire*† ..... Palo Alto	See Emmetsburg.
Badger*† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† ..... Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*† ..... Webster	See Fort Dodge.
Bartlett*† ..... Fremont	See Hamburg.
Batavia*† ..... Jefferson	M. B. Sparks.
Battle Creek*† ..... Ida	H. L. Hastings.
Baxter*† ..... Jasper	See Newton.
Bayard*† ..... Guthrie	M. J. Hallinan.
Beaconsfield*† . Ringgold	See Mount Ayr.
Beaman*† ..... Grundy	See Grundy Center.
▲Bedford*† ..... Taylor	FLICK & JOHNSTON
Belle Plaine*† .... Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† ..... Wright	BRADFORD KNAPP.
Bennett*† ..... Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*† ... Hamilton	See Webster City.
Blairstown*† ..... Benton	P. H. Lynch.
Blanchard*† ..... Page	Frank Hooker.
Blencoe*† ..... Monona	See Onawa.
Blockton*† ..... Taylor	see Bedford.
▲Bloomfield*† ..... Davis	S. S. CARRUTHERS.
Bode*† ..... Humboldt	See Humboldt.
Bonaparte*† .. Van Buren	See Keokuk.
Bondurant*† ..... Polk	See Des Moines.
▲Boone*† ..... Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† ..... Page	See Clarinda.
Bradgate*† .... Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*† ..... Carroll	See Carroll.
Bridgewater*† ..... Adair	See Greenfield.
Brighton*† .. Washington	See Washington.
Bristow*† ..... Butler	See Allison.
Britt*† ..... Hancock	John F. Thompson.
Brooklyn*† .... Poweshiek	John F. Talbott.
Brush Creek ..... Fayette	See Arlington.
Buffalo Cent'r*† Win'b'go	Patterson & Gordon.
▲Burlington*† . Des Moines	SEERLEY & CLARK. Refer to German-American Savings Bank.
Burt*† ..... Kossuth	See Algona.
Bussey*† ..... Marion	Theodore West.
Calamus*† ..... Clinton	See Clinton.
Callender*† ..... Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† ..... O'Brien	See Primghar.
Cambridge*† ..... Story	M. M. Keller.
Cantril*† ..... Van Buren	Henry T. Cox.
Carlisle*† ..... Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*† . Pottawattamie	Ira Stitt.
Cascade*† ..... Dubuque	J. C. Kelly.
Casey*† ..... Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*† Black Hawk	V. LYNGBY.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*† .....Linn	H. C. Pruitt.
▲Centerville*†..Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*† .....Lucas	F. M. STUART.
▲Charles City*† .....Floyd	J. W. BROWN.
Charlotte*† .....Clinton	See Lyons.
Charter Oak*† ..Crawford	Harding & Harding.
Chattsworth*† .....Sioux	See Hawarden.
Chelsea*† .....Tama	See Toledo.
▲Cherokee*† .....Cherokee	THOMAS McCULLA.
Chester*† .....Howard	See Cresco.
Churdan*† .....Greene	N. F. Bates.
Cincinnati*† ..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer.
Clear Lake*†Cerro Gordo	D. W. HURN.
Cleghorn*† ....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*† .....Clinton	CASE & SEAMAN. Any bank in Clinton.
Clio*† .....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Colo*† .....Page	B. V. Draper.
Colesburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.
Columbus Junc.*†Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachey.
Coon Rapids*† ...Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OREY.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† .....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*†Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*† .....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*† .....Palo Alto	See Emmetsburg.
▲Dakotah*† .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ...Woodbury	C. W. Pierson.
Danville*† ...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD.
▲Decorah*† ..Winneshiek	H. F. BATCHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*†..Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*† .....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Lyons.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Dolliver .....Emmet	See Armstrong.

Town and County.	Name.
Donnellson*† .....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† .... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† .... Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† ....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru* .....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*† .....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† .....Fayette	L. J. Paldo.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Ellston*† .....Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	THOMAS O'CONNOR.
Epworth*† .....Dubuque	See Dubuque.
Essex*† .....Page	John S. Holland.
▲Estherville*† .....Emmet	MYERLY & BEVAN.
Everly*† .....Clay	M. Fell.
Extra*† .....Audubon	W. R. Copeland.
Fairbank*† ....Buchanan	See Independence.
▲Fairfield*† .....Jefferson	ROLLIN J. WILSON.
Farley*† .....Dubuque	See Dyersville.
Farmington*†Van Buren	W. D. McCORMICK.
Farnhamville*† .Calhoun	See Rockwell City.
Farragut*† .... Fremont	See Hamburg.
Fayette*† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*† .....Floyd	See Charles City.
Fonda*† .....Pocahontas	ARTHUR W. DAVIS.
Fontanelle*† .....Adair	Charles T. Launder.
▲Forest City*†Winnebago	BUTLER & HATCH.
Ft. Atkin'n Con*†Win'esh'k	See Decorah.
▲Fort Dodge*† ...Webster	FARRELL & PRICE.
▲Fort Madison*† .....Lee	HERMINGHAUSEN & HERMINGHAUSEN.
Foster*† .....Monroe	See Albia.
Fostoria*● .....Clay	See Spencer.
Fredericksb'g*†Chick'w	See New Hampton.
Fremont*† .....Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*† .....Ida	C. B. Mote.
Garden Grove*● .Decatur	S. H. Amos.
Garner*† .....Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† .....Tama	R. P. Fitzgerald.
George*† .....Lyon	L. Vogt.
Germania*† .....Kossuth	E. O. Fitz.
Gilman*† .....Marshall	See Marshalltown.
Gilmore City*†Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† .....Mills	E. B. WOODRUFF.
Glidden*† .....Carroll	K. W. Marean.
Goldfield*† .....Wright	W. C. Dewel.
Goodell*† ..... Hancock	W. O. Butterfield.
Gowrie*† .....Webster	J. Y. STIER.
Graettinger*† ..Palo Alto	See Emmetsburg.
Grafton*† .....Worth	See Northwood.
Grand Junction*†Greene	W. W. Turner.
Grand River*† ..Decatur	See Leon.
Granville*† .....Sioux	See Orange City.
Gravity*† .....Taylor	Charles Morris.
Gray*● .....Audubon	See Audubon.
Greeley*† ..... Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† ..... Adair	J. A. STOREY.
Grimes*† .....Polk	See Des Moines.
Grinnell*† ....Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*†Grundy	R. J. WILLIAMSON.
▲Guthrie Center*†Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† ..... Carroll	See Carroll.
Hamburg*† .....Fremont	Hammond & Stevens.
▲Hampton*† .....Franklin	JOHN M. HEMINGWAY.
Hancock*†Pottaw'tomie	See Avoca.
Hanlontown ..... Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*† .....Shelby	T. R. MOCKLER.
Harper*† .....Keokuk	See Sigourney.
Harris*† ..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*•† ..... O'Brien	J. T. CONN.
Hastings*•† ..... Mills	See Glenwood.
Havelock*•†... Pocahontas	See Pocahontas.
Hawarden*•†..... Sioux	JOHN B. VAN DYKE.
Hawkeye*•† ..... Fayette	Y. E. Dibble.
Hayfield*†..... Hancock	See Garner.
Hazleton*•† ... Buchanan	E. R. Prindle.
Hedrick*•† ..... Keokuk	JOHN T. BROOKS.
Henderson*•†..... Mills	See Glenwood.
Holstein*•† ..... Ida	R. H. Smith.
Hopkinton*•†.. Delaware	See Delhi.
Hornick*•† ... Woodbury	See Sioux City.
Hosper*•† ..... Sioux	See Orange City.
Hubbard*•†..... Hardin	E. R. Seaton.
Hudson*•†...Black Hawk	See Waterloo.
Hull*•†..... Sioux	See Sheldon.
Humboldt*•†... Humboldt	PROUTY, COYLE & PROUTY.
Humeston*•†..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*•†..... Ida	HOMER S. BRADSHAW.
Imogene*•†..... Fremont	See Hamburg.
▲Independence*•† Bucha'n	COOK & LEACH.
▲Indianola*•†..... Warren	O. C. BROWN.
Inwood*•†..... Lyon	See Rock Rapids.
Ionia*•†..... Chickasaw	See New Hampton.
Iowa City*•†..... Johnson	A. E. MAINE.
Iowa Falls*•†..... Hardin	A. M. BRYSON.
Ireton*•†..... Sioux	S. H. Carr.
Irwin*•†..... Shelby	See Harlan.
Jamaica*•†..... Guthrie	See Perry.
Janesville*•†..... Bremer	M. B. Dougherty.
▲Jefferson*•†..... Greene	OWEN LOVEJOY.
Jesup*•†..... Buchanan	James Dalton.
Jewell*..... Hamilton	J. M. Blake.
Jolley*•†..... Calhoun	See Rockwell City.
Kalona*•†.... Washington	W. H. Palmer.
Kanawha..... Hancock	See Britt.
Kamrar*•†..... Hamilton	See Webster City.
Kellerton*•†..... Ringgold	W. W. Peasley.
Kellogg*•†..... Jasper	E. M. Ives.
Kensett*•†..... Worth	See Northwood.
Kent*•†..... Union	See Creston.
▲Keokuk*•†..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*•†. Van Buren	W. B. COLLINS.
Keota*•†..... Keokuk	See Sigourney.
Keswick*•†..... Keokuk	See Sigourney.
Keystone*•†..... Benton	See Blairstown.
Kingsley*•†..... Plymouth	John M. Wormley.
Kiron*.....Crawford	See Denison.
Kirkman*•†..... Shelby	See Harlan.
Klemme*•†..... Hancock	See Garner.
Knowlton*•†... Ringgold	See Blockton.
▲Knoxville*•†..... Marion	S. C. JOHNSTON.
Lacona*•†..... Warren	See Indianola.
Ladora*•†..... Iowa	See Marengo.
Lake City*•†..... Calhoun	HUTCHISON & JACOBS.
Lake Mills*•†. Winnebago	L. W. Torgeson.
Lake Park*•†.. Dickinson	W. S. King.
Lake View*•†..... Sac	See Sac City.
Lamoni*•†..... Decatur	R. P. Olsen.
Lamont*•†..... Buchanan	See Independence.
Lamotte*•†..... Jackson	See Maquoketa.
Lansing*•..... Allamakee	J. H. Trewin.
La Porte City*•†Bl'k H'wk	S. T. Mears.
Larchwood*•†..... Lyon	W. T. Ryan.
Larrabee*•†..... Cherokee	A. R. Molyneux.
Latimer*•†..... Franklin	See Hampton.
Laurens*•†...Pocahontas	J. H. ALLEN.
Lawler*•†..... Chickasaw	Wm. H. Parker.
Ledyard*•†..... Kossuth	See Algona.
Leeds*•†..... Sioux	See Sioux City.
Lehigh*•†..... Webster	G. D. Thompson.
▲Le Mars*•†..... Plymouth	E. T. BEDELL.
Lenox*•†..... Taylor	A. J. Johnson.
▲Leon*•†..... Decatur	HARVEY & PARRISH.
Leroyer†..... Decatur	See Leon.
Lester*•..... Lyon	J. L. Mitchell.
Lette*•†..... Louisa	P. T. McVay.
Lewis*•†..... Cass	F. J. Macomber.
Lime Spring*•†...Howard	F. M. CLARK.
Linden*•†..... Dallas	See Adel.
Lineville*•†..... Wayne	J. F. Duff.
Linn Grove*•†Buena Vista	C. L. Ward.
Lisbon*•†..... Linn	W. M. Whittemore.
Liscomb*•†..... Marshall	See Marshalltown.
Little Rock*•†..... Lyon	See Rock Rapids.
Little Sioux*..... Harrison	L. H. Bassett.
Livermore*•†.. Humboldt	F. M. Miles.
▲Logan*•†..... Harrison	L. R. BOLTER & SONS.
Lohrville*•†..... Calhoun	William Towers.
Lone Rock..... Kossuth	See Algona.
Lone Tree*•†..... Johnson	See Iowa City.
Lorimor*•†..... Union	Wisdom & Shatto.
Lost Nation*•†..... Clinton	See Lyons.
Lovilia*•†..... Monroe	See Albia.
Lowden*•†..... Cedar	D. D. McGillivray.
Lucas*•†..... Lucas	J. C. Baker, Jr.
Lu Verne*•†..... Kossuth	Charles W. Goodwin.
Lynnville*•†..... Jasper	Joseph Arnold.
Lyons*•†..... Clinton	W. H. CHILDS.
Macedonia*•† Pot'w't'mie	J. C. Rayburn.
Madrid*•†..... Boone	J. W. Near.
Magnolia*..... Harrison	See Logan.
Malcolm*•†.... Poweshiek	H. E. Boyd.
Mallard*•†..... Palo Alto	See Emmetsburg.
Malvern*•†..... Mills	D. E. WHITFIELD.
▲Manchester*•†..Delaware	BRONSON & CARR.
Manilla*•†..... Crawford	See Denison.
Manly*..... Worth	See Northwood.
Manning*•†..... Carroll	DOUGLAS ROGERS.
Manson*•†..... Calhoun	B. B. FOSTER.
Mapleton*•†..... Monona	Chrisman & Chrisman.
▲Maquoketa*•†.... Jackson	C. W. FARR.
Marathon*•†. Buena Vista	See Storm Lake.
Marble Rock*•†..... Floyd	C. F. Beelar.
Marcus*•†..... Cherokee	B. RADCLIFFE.
▲Marengo*•†..... Iowa	THOMAS STAPLETON.
▲Marion*•†..... Linn	GIFFEN & VORIS.
Marne*•†..... Cass	See Atlantic.
▲Marshalltown*•† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*•†.. Keokuk	See Sigourney.
▲Mason City*•†. Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*•†...Delaware	See Manchester.
Massena*•†..... Cass	Temple & Temple.
Matlock*•†..... Sioux	See Orange City.
Maurice*•†..... Sioux	See Orange City.
Maxwell*•†..... Story	E. H. Addison.
Maynard*•..... Fayette	See Oelwein.
McCallsburg*•†..... Story	F. H. Noble.
McGregor*•†..... Clayton	A. CHAPIN.
McIntire*•†..... Mitchell	See Riceville.
Mechanicsville*•† ..Cedar	See Tipton.
Mediapolis*•†. Des Moines	J. H. Scott.
Melbourne*•†..... Marshall	See Marshalltown.
Melrose*•†..... Monroe	See Albia.
Menlo*•†..... Guthrie	See Stuart.
Meriden*•† ..... Cherokee	See Cherokee.
Merrill*•† ..... Plymouth	W. J. Lawrence.
Meservey*•†. Cerro Gordo	See Mason City.
Miles*•†..... Jackson	See Sabula.
Milford*•†..... Dickinson	J. L. Bascom.
Miller*•†..... Hancock	See Garner.
Milo*•†..... Warren	G. W. Burgess.
Milton*•†..... Van Buren	See Keosauqua.
Minburn*•†..... Dallas	See Adel.
Minden*•† Pottawattamie	John W. Crow.
Mingo*•†..... Jasper	See Newton
Missouri Valley*•†Har's'n	C. W. KELLOGG.
Mitchell*•†..... Mitchell	See Osage.
Mitchellville*•†..... Polk	F. W. Swearingen.
Modale*•†..... Harrison	See Missouri Valley.
Mondamin*•† ...Harrison	L. C. Brown.
Monona*•†..... Clayton	See Postville.
Monroe*•†..... Jasper	J. Kipp & Son.
▲Montezuma*•† Poweshiek	CLARK & CLARK.
Monticello*•†..... Jones	M. W. HERRICK.
Montour*•†..... Tama	C. J. Stevens.
Moorhead*..... Monona	See Onawa.
Moravia*•†.... Appanoose	A. B. Horn.
Morning Sun*•† ...Louisa	Courts & Curran.
Moulton*•† ...Appanoose	J. R. Barkley.
Mount Auburn*•†. Benton	See Vinton.
▲Mount Ayr*•† ...Ringgold	WALLER & FULLER.
▲Mount Pleasant*•†. Henry	PALMER & KOPP.
Mount Union*•†...Henry	See Mount Pleasant.
Mount Vernon*•.....Linn	Charles W. Kepler.
Moville*•†..... Woodbury	See Kingsley.
Murray*•†..... Clarke	A. B. Miller.
▲Muscatine*•† ...Muscatine	JAYNE & HOFFMAN.
Mystic*•†..... Appanoose	K. E. LEIGHTON.
Nashua*•†..... Chickasaw	Springer, Clary & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*•†..Pottawattamie	J. G. Bardsley.
▲Nevada*•† ..... Storey	GEORGE W. DYER.
New Albin*•†. Allamakee	See Waukon.
Newell*•†.....Buena Vista	I. W. Bane.
Newhall*•†..... Benton	See Blairstown.
▲New Hampton*•† Ch'kasa	SPRINGER, CLARY & CONDON.
New Hartford*•† ...Butler	See Allison.
New Liberty*•..... Scott	See Durant.
New London*•†..... Henry	L. W. Chrissinger.
New Market*•†..... Taylor	See Clarinda.
New Providence*. Hardin	See Eldora.
New Sharon*•†...Mahaska	See Oskaloosa.
▲Newton*•†..... Jasper	W. G. CLEMENTS.
New Virginia*•†.. Warren	W. J. Davidson.
Nichols*•†..... Muscatine	See West Liberty.
Nodaway*•†..... Adams	See Villisca.
Nora Springs*•†.... Floyd	See Charles City.
North English*•†..... Iowa	J. D. Butler.
▲Northwood*•†..... Worth	M. A. Zollinger.
Norwalk*•†..... Warren	See Indianola.
Norway*•†..... Benton	See Bellefontaine.
Oakland*•† Pottawatt'mie	A. B. Johns.
Oakville*•†..... Louisa	See Wapello.
Ocheyedan*•†..... Osceola	See Sibley.
Odebolt*•†..... Sac	W. A. Helsell.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Oelwein*† ..... Fayette	W. B. INGERSOLL.
Ogden*† ..... Boone	E. M. Andrews.
Olden† ..... Henry	See Mt. Pleasant.
Olin*† ..... Jones	B. J. Lancamp.
▲Onawa*† ..... Monona	CHARLES E. UNDERHILL.
Onslow*† ..... Jones	See Anamosa.
▲Orange City*† ..... Sioux	G. W. PITTS.
Orient*† ..... Adair	See Greenfield.
▲Osage*† ..... Mitchell	GALEN F. HUMBERT.
▲Osceola*† ..... Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*† ..... Mahaska	W. W. HASKELL.
Ossian*† ..... Winneshiek	M. J. Carter.
Oto*† ..... Woodbury	Cutting & Willett.
Ottosen*† ..... Humboldt	See Dakota.
▲Ottumwa*† ..... Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*† ..... Johnson	P. R. Ford.
Oxford Junction*† Jones	O. J. Felton.
Packwood*† ..... Jefferson	See Fairfield.
Panama*† ..... Shelby	See Harlan.
Panora*† ..... Guthrie	J. W. Morris.
Parkersburg*† ..... Butler	Cartright, Arbuckle & Evans.
Parnell*† ..... Iowa	See Williamsburg.
Paton*† ..... Greene	See Jefferson.
Paullina*† ..... O'Brien	David Alger.
Pella*† ..... Marion	P. H. BOUSQUET.
Percival*† ..... Fremont	See Hamburg.
Perry*† ..... Dallas	CARDELL & GIDDINGS.
Persia*† ..... Harrison	See Avoca.
Peterson*† ..... Clay	E. W. Fillmore.
Pierson*† ..... Woodbury	See Correctionville.
Pilot Mound*† ..... Boone	See Boone.
Pioneer*† ..... Humboldt	See Gilmore City.
Plainfield*† ..... Bremer	See Waverly.
Pleasanton*† ..... Decatur	See Leon.
Pleasantville*† ..... Marion	See Knoxville.
Plover*† ..... Pocahontas	See Rolfe.
Plymouth*† Cerro Gordo	See Mason City.
▲Pocahontas* . Pocahontas	WILLIAM HAZLETT.
Pomeroy*† ..... Calhoun	D. M. Kelleher.
Popejoy*† ..... Franklin	J. H. Popejoy.
Portsmouth*† ..... Shelby	See Harlan.
Postville*† ..... Allamakee	William Shepherd.
Prairie City*† ..... Jasper	Clements & Arnold.
Prescott*† ..... Adams	See Corning.
Preston*† ..... Jackson	A. L. Bartholomew.
▲Primghar*† ..... O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*† ..... Davis	See Bloomfield.
Quimby*† ..... Cherokee	See Cherokee.
Radcliffe*† ..... Hardin	Frank H. Noble.
Randall*† ..... Hamilton	See Webster City.
Randolph*† ..... Fremont	See Sidney.
Redding*† ..... Ringgold	J. M. Bellamy.
Redfield*† ..... Dallas	See Adel.
▲Red Oak*† . Montgomery	R. W. BEESON.
Reinbeck*† ..... Grundy	S. W. DeWolf.
Remsen*† ..... Plymouth	E. S. Lloyd.
Renwick*† ..... Humboldt	See Humboldt.
Rhodes*† ..... Marshall	Thomas Watts.
Riceville*† ..... Mitchell	B. N. Hendricks.
Richland*† ..... Keokuk	P. L. Moorman.
Ridgeway*† Winneshiek	W. H. Klemme.
Ringsted ..... Emmet	See Estherville.
Rippey*† ..... Greene	See Perry.
Riverside*† Washington	See Washington.
Riverton*† ..... Fremont	W. H. Norcutt.
Rockford*† ..... Floyd	C. S. Moore.
▲Rock Rapids*† ..... Lyon	E. Y. GREENLEAF.
Rock Valley*† ..... Sioux	O. G. Reiniger.
Rockwell*† Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*† Calhoun	M. W. FRICK.
Rodman*† ..... Palo Alto	See Ruthven.
Rodney*† ..... Monona	See Mapleton.
Roland*† ..... Story	See Nevada.
Rolfe*† ..... Pocahontas	S. H. Kerr.
Rowan*† ..... Wright	See Clarion.
Rudd*† ..... Floyd	See Charles City.
Russell*† ..... Lucas	See Chariton.
Ruthven*● ..... Palo Alto	WM. A. O'DONNELL.
Rutland*† ..... Humboldt	See Dakotah.
Ryan*† ..... Delaware	See Manchester.
Sabula*† ..... Jackson	George E. Hilsinger.
Sac City*† ..... Sac	MILES W. NEWBY.
Salem*† ..... Henry	F. S. Bell.
Salix*† ..... Woodbury	See Sioux City.
Sanborn*† ..... O'Brien	J. A. WILLCOX.
Schaller*† ..... Sac	A. P. SEARLE.
Schleswig ..... Crawford	See Denison.
Scranton*† ..... Greene	Clark & Cressler.
Sexton*† ..... Kossuth	See Algona.
Seymour*† ..... Wayne	See Corydon.
Shannon City*† ... Union	See Creston.
Sharpsburg* ..... Taylor	See Bedford.
Sheffield*† ..... Franklin	C. F. Johnston.
Shelby*† ..... Shelby	W. S. Wickersham.
Sheldahl*† ..... Polk	See Des Moines.
Sheldon*† ..... O'Brien	A. J. WALSMITH.
Shell Rock*† ..... Butler	G. A. McIntyre.
Shellsburg*† ..... Benton	See Vinton.
Shenandoah*† ..... Page	CHAS. SMITH KEENAN.
▲Sibley*† ..... Osceola	G. W. LISTER.
▲Sidney*† ..... Fremont	W. E. Mitchell.
▲Sigourney*† ..... Keokuk	BROWN & BROWN.
Silver City*† ..... Mills	See Glenwood.
Stoux Center*† ..... Sioux	See Orange City.
▲Sioux City*† .. Woodbury	QUICKE & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*† . Buena V.	D. F. JOHNSTON.
Slater*† ..... Story	S. O. Wald.
Sloan*† ..... Woodbury	W. D. Buckley.
Smithland*† .. Woodbury	See Oto.
Solon*† ..... Johnson	See Iowa City.
South English*† . Keokuk	See Sigourney.
▲Spencer*† ..... Clay	CORY & BEMIS.
▲Spirit Lake*† .. Dickinson	Cory, Arnold, & Everett.
Springville*● ..... Linn	See Marion.
Stacyville*● ..... Mitchell	See Osage.
Stanhope*† ..... Hamilton	See Webster City.
Stanley*† ..... Buchanan	See Independence.
St. Ansgar*† ..... Mitchell	See Osage.
St. Anthony*† .. Marshall	See Marshalltown.
Stanton*† .. Montgomery	See Red Oak.
Stanwood*† ..... Cedar	See Tipton.
State Center*† .. Marshall	James Allison.
St. Benedict ..... Kossuth	See Algona.
St. Charles*† ... Madison	C. F. Wood & Co.
SteamboatRock*† Hardin	See Eldora.
▲Storm Lake*† .. Buena V.	F. F. FAVILLE.
Story City*† ..... Story	Bartlett & Slaughter.
Stratford*† ..... Hamilton	See Webster City.
Strawberry Point*† Clf'n	A. R. Cole.
Struble*† ..... Plymouth	See Le Mars.
Stuart*† ..... Guthrie	F. O. HINKSON.
Sully*† ..... Jasper	See Newton.
Sumner*† ..... Bremer	W. R. McClure.
Superior*† ..... Dickinson	See Spirit Lake.
Sutherland*† ..... O'Brien	George F. Colcord.
Swaledale*† Cerro Gordo	See Mason City.
Swan*† ..... Marion	E. Stout.
Swea City*† ..... Kossuth	J. M. Dye.
Tabor*† ..... Fremont	L. A. Hill.
Tama*† ..... Tama	See Toledo.
Templeton*† ..... Carroll	See Carroll.
Terril* ..... Dickinson	See Spirit Lake.
Thompson*† .. Winnebago	JOHN A. HYNDMAN.
Thor*† ..... Humboldt	See Humboldt.
Thornburg*† ..... Keokuk	See Sigourney.
Thornton*† Cerro Gordo	Cliggett & Rule.
Thurman* ..... Fremont	See Sidney.
Tingley*† ..... Ringgold	See Mt. Ayr.
▲Tipton*† ..... Cedar	WRIGHT & WRIGHT.
Titonka ..... Kossuth	E. J. Berry.
▲Toledo*† ..... Tama	STRUBLE & STIGER.
Traer*† ..... Tama	Endicott & Pratt.
Tripoli*† ..... Bremer	See Waverly.
Truro*† ..... Madison	See New Virginia.
Union*† ..... Hardin	E. W. Lundy.
University Place* .. Polk	See Des Moines.
Urbana* ..... Benton	Fred Wyckoff.
Ute*† ..... Monona	Richard & McMaster.
Vail*† ..... Crawford	M. V. O'Hare.
Valley Junction*† .. Polk	Herman Raaz.
Van Horne*† ..... Benton	See Blairstown.
Vanmeter*† ..... Dallas	See Adel.
Van Wert*† ..... Decatur	See Garden Grove.
Ventura ..... Cerro Gordo	See Mason City.
Victor*† ..... Iowa	T. A. Victor.
Villisca*† .. Montgomery	F. P. GREENLEE.
Vincent*† ..... Webster	See Ft. Dodge.
▲Vinton*† ..... Benton	CATO SELLS.
Volga*† ..... Clayton	See Elkader.
Walcott*† ..... Scott	See Davenport.
Walker*† ..... Linn	See Marion.
Wallingford*† ..... Emmet	L. Woods.
Wall Lake*† ..... Sac	A. B. Barclay.
Walnut* Pottawattamie	O. Mosher.
▲Wapello*† ..... Louisa	ARTHUR SPRINGER.
▲Washington*† . Wash'ton	MARSH W. BAILEY.
Washta*† ..... Cherokee	H. L. Loft.
▲Waterloo*† . Black Hawk	MULLAN & PICKETT.
Watkins*† ..... Benton	See Marengo.
Waucoma*† ..... Fayett	J. B. Rockwood.
▲Waukon*† ... Allamakee	D. J. MURPHY.
▲Waverly*† ..... Bremer	J. Y. HAZLETT.
Wayland*† ..... Henry	See Mt. Pleasant.
Webb ..... Clay	See Spencer.
▲Webster City*† Hamilton	A. N. BOEYE.
Weldon*† ..... Decatur	See Leon.
Wellman*† . Washington	H. G. Moore.
Wellsburg*† ..... Grundy	See Grundy Center.
Wesley*† ..... Kossuth	Bonar & Fellows.
West Bend*† .. Palo Alto	G. C. Hoover.
West Branch*† ..... Cedar	George C. Hoover.
Westfield*† ..... Plymouth	J. C. Button.
Westgate*† ..... Fayette	See Oelwein.

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Town and County.	Name.
West Liberty*•†..Muscat'e	E. C. NICHOLS.
West Mitchell*•..Mitchell	See Osage.
West Point*•† .....Lee	See Fort Madison.
West Side*•†.... Crawford	John C. Suler.
▲West Union*•†...Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†...Keokuk	BROWN & BROWN.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† .....Monona	A. M. Bowen.
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†.....Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	THOMAS & THOMAS.
Wilton Je*.....Muscatine	E. P. Ingham.
Winfield*•†.....Henry	B. B. Lindly.
▲Winterset*•†....Madison	FREDERICK MOTT.
Winthrop*•†...Buchanan	See Independence.
Wiota*•† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*•†....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† .....Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†.....Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†.Des Moines	See Mediapolis.
Zearing*•† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
Abilene*•†.....Dickinson	H. L. HUMPHREY.
Admire*•† .....Lyon	Fremont Miller.
Alien*•†..... Lyon	Will Wayman.
▲Alma*•† .....Wabaunsee	J. B. BARNES.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	E. C. WILCOX.
Arcadia*•† .....Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	See Kansas City, Mo.
Argonia*•†.....Sumner	E. W. Springer.
Arkansas City*•† .Cowley	NORMAN BARKER.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison*•† .....Atchison	HENRY ELLISTON.
Athol*•† .....Smith	See Smith Center.
Attica*•† .....Harper	J. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•† .....Butler	See El Dorado.
Axtell*•† .....Marshall	See Marysville.
Baileyville*•† ....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•†.....Washington	See Washington.
Baxter Springs*•† Chero'e	W. H. Hornor.
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ...Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†..... Mitchell	FRANK A. LUTZ.
Bennington*•† ....Ottawa	See Minneapolis.
Bern*•†.....Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Neasley.
Blue Rapids*•† .Marshall	H. A. Russell.
Bluff City*•† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•† .....Wilson	See Yates Center.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	D. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†.....Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ...Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†.....Osage	C. T. Neihart.
Cawker City*•†..Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L. Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•† ....Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•† ....Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holden.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•† .....Gray	William Hoover.
Circleville*•† .....Jackson	See Holton.
Claflin*•† .....Barton	See Great Bend.
▲Clay Center*•† .....Clay	GEORGE M. MILEY.
Clearwater*•†.. Sedgwick	See Wichita.
Clifton*•†.... Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	JOSEPH P. ROSSITER.
▲Colby*•†.....Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†.....Anderson	M. A. Carmichael.
▲Columbus*•† ....Cherokee	C. A. McNEILL.
Colwich*•† .....Sedgwick	George W. Steenwood.
▲Concordia*•† .....Cloud	KENNETT & PECK
Conway Springs*•† .Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•†.Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•†.....Republic	C. A. Kimball.
Cuba*•† .....Republic	John Brown.
Delphos*•† .....Ottawa	J. W. Barker.
Dentonville*•† .Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS.
▲Dodge City*•† .....Ford	REEVES & KIRKPATRICK.
Douglass*•†.....Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
Dunlap*•† .....Morris	J. B. Lamb.
Edgerton*•† .....Johnson	See Olathe.
Edna*•†.....Labette	J. S. Hileman & Son.
Effingham*•†....Atchison	See Atchison.
▲Eldorado*•†..... Butler	H. W. SCHUMACHER.
Elk City*•† .Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	J. F. Dunn.
Ellis*•† ..... Ellis	See Hays.
▲Ellsworth*•† ...Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† .....Allen	See Iola.
▲Emporia*•†..... Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† ..... Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	O. G. Richards.
Eureka*•† ....Greenwood	FULLER & JACKSON.
Everest*•† .....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•† .Greenwood	See Fredonia.
Florence*•† .....Marion	See Marion.
▲Fort Scott*•†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†..... Rice	See Lyons.
▲Fredonia*•†..... Wilson	WILLITS & COOPER.
Fulton*•†.....Bourbon	J. A. Pritz.
Galena*•† ..... Cherokee	A. S. WILSON.
▲Garden City*•†.....Finney	H. F. Mason.
Gardner*•†.....Johnson	See Olathe.
▲Garnett*•†.....Anderson	NOAH L. BOWMAN.
Gaylord*•† .....Smith	E. J. Blake.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†.....Mitchell	See Beloit.
Goffs*•†.....Nemaha	See Seneca.
▲Goodland*•†.... Sherman	WILSON BROS.
▲Gove*..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	OSMOND & COLE.
Greeley*•†.....Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	JOHN W. DAVIS.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*•†..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamilin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•†..... Barber	W. C. Alford.
Herington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•†..... Brown	MEANS & SMITH.
Highland*•†..... Doniphan	JAMES L. ALLEN.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollywood*•†...Ellsworth	See Ellsworth.
▲Holton*•†..... Jackson	GRANT MITCHELL.
Hope*•†.....Dickinson	See Abilene.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*•†.....Stevens	A. W. Lankin.
Humboldt*•†..... Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stahler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•†..... Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.

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Town and County.	Name.
▲Iola*† ... Allen	OSCAR FOUST & SON.
Irving*† ... Marshall	See Marysville.
Jamestown*† ... Cloud	F. E. Lane.
Jewell*● ... Jewell	D. L. Palmer.
▲Johnson* ... Stanton	See Ulysses.
▲Junction City*†... Geary	W. S. ROARK.
▲Kansas City*†Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*† ... Smith	J. T. Reed.
Kincaid*† ... Anderson	S. D. Whittington.
▲Kingman*† ... Kingman	JOHN E. LYDECKER.
▲Kinsley*† ... Edwards	W. N. Beezley.
Kiowa*† ... Barber	A. L. Herr.
Kirwin*† ... Phillips	W. H. HOLMES.
▲La Crosse*† ... Rush	H. L. Anderson.
La Cygne*† ... Linn	M. F. Leasure.
La Harpe*† ... Allen	See Humboldt.
▲Lakin*† ... Kearney	Thorpe & Hoskinson.
Lancaster*† ... Atchison	See Atchison.
Lane*† ... Franklin	L. C. Crittendon.
▲Larned*† ... Pawnee	W. H. VERNON.
▲Lawrence*† ... Douglas	BROWNELL & POEHLER.
▲Leavenworth*† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*† ... Smith	Jas. R. Lewis.
Lebo*† ... Coffey	E. R. Evans.
Lehigh*† ... Marion	See Marion.
Lenora*† ... Norton	H. R. Tillotson.
Leon*† ... Butler	Thomas A. Word.
Leona*† ... Doniphan	See Troy.
Leonardville*† ... Riley	See Manhattan.
▲Leoti*† ... Wichita	W. B. Washington.
Le Roy*† ... Coffey	C. T. High.
▲Liberal*† ... Seward	J. W. Campbell.
▲Lincoln*† ... Lincoln	George D. Abel.
Lindsborg*† ... McPherson	JOHN F. HANSON.
Linn*† ... Washington	See Clifton.
Little River*† ... Rice	See Lyons.
Logan*† ... Phillips	T. M. SULLIVAN.
Long Island*† ... Phillips	Giffen Culbertson.
Longton*† ... Elk	W. C. Boone.
Lost Springs*† ... Marion	See Marion.
Louisburg*† ... Miami	See Paola.
Lucas* ... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*† ... Osage	J. H. Stavely.
▲Lyons*† ... Rice	O. E. HOPKINS.
Macksville*† ... Stafford	See St. Johns.
Madison*† .. Greenwood	S. F. Wicker.
▲Manhattan*† ... Riley	SAMUEL KIMBLE.
▲Mankato*† ... Jewell	T. S. Kirkpatrick.
▲Marion*† ... Marion	THOMAS O. KELLEY.
Marquette*† . McPherson	J. F. Hanson.
▲Marysville*† ... Marshall	JOHN A. BROUGHTEN
McCracken*† ... Rush	See La Crosse.
McCune*† ... Crawford	H. M. Ford.
McDonald*† ... Rawlins	See Atwood.
McLouth*† ... Jefferson	W. D. Daniels.
▲McPherson*†McPherson	GEO. W. ALLISON.
▲Meade*† ... Meade	Louis Boehler.
▲Medicine Lodge*† Barb'r	A. L. NOBLE.
▲Melvern*† ... Osage	I. Farley.
Meriden*† ... Jefferson	See Oskaloosa.
Miltonvale*† ... Cloud	John W. Shay.
▲Minneapolis*† ... Ottawa	J. C. MURPHY.
Moline*† ... Elk	J. K. Glasscock.
Moran* ... Allen	See Iola.
Morganville*† ... Clay	See Clay Centre.
Morrill*† ... Brown	Nathan Jones.
▲Mound City*† ... Linn	JOHN C. CANNON.
Moundridge*†McPhers'n	See McPherson.
Mound Valley*† Labette	Graham & Beggs.
Mount Hope*† Sedgwick	G. C. Robbins.
Mulvane*† ... Sumner	See Wichita.
Muscotah*† ... Atchison	Seneca Heath.
Narka*† ... Republic	B. H. Speer.
Neodesha*† ... Wilson	E. D. MIKESELL.
Neosho Falls*† Woodson	E. Q. Stillwell.
▲Ness City*† ... Ness	A. H. Faulks.
Netawaka*† ... Jackson	Andrew Neal.
▲Newton*† ... Harvey	PETERS & NICHOLSON.
Nickerson*† ... Reno	See Hutchinson.
Norcatur*† ... Decatur	R. D. Gaston.
North Topeka*†Shawnee	See Topeka.
▲Norton*† ... Norton	L. H. WILDER.
Nortonville*† ... Jefferson	L. F. Randolph.
Norwich*† ... Kingman	See Kingman.
Oakley*† ... Logan	K. E. Willcockson.
▲Oberlin*† ... Decatur	TULLY SCOTT.
Olathe*† ... Johnson	See Marysville.
Olsburg*† ... Marshall	PARKER & HAMILTON.
Onaga*† ... Pottawatomie	See Westmoreland.
Oneida*† ... Pottawatomie	J. W. Dunn.
Osage City*† ... Nemaha	H. L. Wikoff.
Osawatomie*† ... Osage	R. C. Heizer.
▲Osborne*† ... Miami	See Paola.
▲Oskaloosa*† ... Osborne	SMITH & NICHOLAS.
▲Oswego*† ... Jefferson	MORSE & CASEBIER.
▲Ottawa*† ... Labette	M. E. WILLIAMS.
Overbrook*† ... Franklin	JOHN W. DeFORD.
Oxford*† ... Osage	See Lyndon.
Oxford*† ... Sumner	R. L. Collins.
Palmer*† ... Washington	See Clifton.
▲Paola*† ... Miami	B. T. RILEY.
Parker*† ... Linn	See Iola.
Parsons*† ... Labette	E. O. ELLIS.
Pawnee Rock*† .. Barton	J. W. Ratcliffe.
Peabody*† ... Marion	C. M. Clark.
Perry*† ... Jefferson	A. D. Haynes.
▲Phillipsburg*† ... Phillips	C. A. Lewis.
Pittsburg*† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*† ... Rooks	See Stockton.
Pleasanton*† ... Linn	Blue & Riggs.
Pomona*† ... Franklin	See Ottawa.
Powhattan*† ... Brown	See Hiawatha.
▲Pratt*† ... Pratt	J. Q. THOMPSON.
Pretty Prairie*† ... Reno	See Hutchinson.
Quenemo*† ... Osage	C. H. Leonard.
Quinter*● ... Gove	See Gove City.
Randall*† ... Jewell	See Mankato.
Randolph*† ... Riley	See Manhattan.
Republic*● † ... Republic	See Scandia.
Reserve*† ... Brown	See Hiawatha.
▲Richfield*†... Morton	G. Porter Craddock.
Richland*† ... Shawnee	See Rossville.
Richmond*† ... Franklin	See Ottawa.
Riley*† ... Riley	J. B. Rairden.
Robinson*† ... Brown	F. M. Pearl.
Rossville*† ... Shawnee	See North Topeka.
▲Russell*† ... Russell	J. C. Ruppenthal.
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*† ... Nemaha	Nathan Jones.
▲Salina*† ... Saline	R. A. LOVITT.
▲Santa Fe*● ... Haskell	See Ulysses.
Scandia*† ... Republic	J. P. Hatch.
▲Scott*† ... Scott	T. A. JENKINS.
▲Sedan*† ... Chautauqua	Fitzpatrick & Shukers.
Sedgwick*† ... Harvey	C. L. Foster.
▲Seneca*† ... Nemaha	S. K. WOODWORTH.
Severance*† .. Doniphan	W. H. H. Curtis.
Severy*† ... Greenwood	See Eureka.
▲Sharon Springs*†Wallace	B. G. Hurlbert.
Simpson* ... Mitchell	See Beloit.
▲Smith Center*† ... Smith	L. C. Uhl.
Soldier*† ... Jackson	V. H. McDonald.
Solomon*† ... Dickinson	See Abilene.
South Haven*† .. Sumner	Austin Aikins.
Spring Hill*† ... Johnson	See Olathe.
Stafford*† ... Stafford	C. G. WEBB.
Sterling*† ... Rice	FRED P. GREEN.
▲St. Francis*† .. Cheyenne	J. L. Finley
▲St. John*† ... Stafford	Moseley & Dixon.
St. Mary's*† Pottawato'e	G. W. Mackay.
St. Paul*† ... Neosho	See Erie.
▲Stockton*† ... Rooks	W. B. HAM.
Strong*† ... Chase	See Cottonwood Falls.
Summerfield*† . Marshall	T. J. Madden.
Sylvan Grove*† . Lincoln	H. W. Rahmeier.
Sylvia*† ... Reno	See Hutchinson.
▲Syracuse*† ... Hamilton	U. T. Tapscott.
Tescott*† ... Ottawa	See Minneapolis.
Thayer*† ... Neosho	S. W. Brewster.
Tonganoxie*†Leavenw'h	S. J. McNaughton.
¶▲Topeka*† ... Shawnee	MILTON BROWN, Crawford Bldg. Collections, depositions, and general practice.
" ... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*† ... Woodson	F. M. Sutton.
▲Tribune*† ... Greeley	W. M. Glenn.
▲Troy*†... Doniphan	C. C. Camp.
Turon*† ... Reno	M. H. Potter.
Udall*† ... Cowley	See Winfield.
▲Ulysses*† ... Grant	T. W. Marshall.
Valley Falls*† . Jefferson	G. W. McCAMMON.
Vermillion*† ... Marshall	See Frankfort.
Vliets*† ... Marshall	See Frankfort.
▲WaKeeney*† ... Trego	Allen Cox.
Wakefield*† ... Clay	See Clay Centre.
Walnut*† ... Crawford	See Girard.
Wamego*† . Pottawato'e	D. V. Sprague.
▲Washington*† . Wash't'n	CHARLES SMITH.
Watervilie*† ... Marshall	E. A. Berry.
Wathena*† ... Doniphan	See Troy.
Waverly*† ... Coffey	H. L COOPER.
Weir*† ... Cherokee	M. F. Compton.
▲Wellington*† ... Sumner	C. E. ELLIOTT.
Wellsville*† ... Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*† . Anderson	See Garnett.
Wetmore*† ... Nemaha	M. DeForest.
Wheaton*† Pottawato'ie	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*† .....Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*†.....Butler	P. E. Ashenfelter.
Whiting*† .....Jackson	See Holton.
▲Wichita*† .....Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*†Franklin	J. R. Finley.
Willis*† .....Brown	Jesse Henney.
Wilson*† .....Ellsworth	See North Coover.
Winchester*† ..Jefferson	See Valley Falls.
▲Winfield*† .....Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† .....Logan	J. B. Grubbs.
▲Albany*.....Clinton	M. L. Jarvis.
▲Alexandria* ....Campbell	See Newport.
Allensville*† .....Todd	R. F. Allensworth.
Ashland*† .....Boyd	D. W. STEELE, JR
Auburn*† .....Logan	See Russellville.
Augusta*† .....Bracken	Geo. Doniphan.
Bagdad*• .....Shelby	See Shelbyville.
▲Barboursville*†....Knox	S. B. Dishman.
▲Bardstown*† .....Nelson	JOHN S. KELLEY.
▲Bardwell*† .....Carlisle	J. E. Bridgwater.
Beard*• .....Oldham	See La Grange.
▲Beattyville*† .....Lee	H. H. HARRIS.
Beaver Dam*† .....Ohio	See Hartford.
▲Bedford* .....Trimble	L. F. Zerfoss.
▲Benton*† .....Marshall	J. W. Dycus.
Berry*† .....Harrison	See Cynthiana.
Bloomfield*† .....Nelson	See Bardstown.
▲Booneville*..... Owsley	C. W. Hogge.
▲Bowling Green*†Warren	MITCHELL & DU BOSE.
▲Brandenburg*..... Meade	J. H. Trent, Jr.
▲Brookville*• .....Bracken	H. P. Willis.
▲Brownsville*.. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* Cumberland	Sandidge & Sandidge.
▲Burlington*† .....Boone	F. Riddell.
Burnside* .....Pulaski	See Somerset.
Butler*† .....Pendleton	See Falmouth.
▲Cadiz* .....Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† ..Henry	See New Castle.
▲Campbellsville*†..Taylor	J. R. Robinson.
▲Campton* .....Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† .....Nicholas	Thomas Owens.
▲Carrollton*• .....Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† .....Boyd	Thomas R. Brown.
Cave City*† .....Barren	J. Robert White.
Central City*†..Muhl'berg	J. Y. Thomas, Jr.
Clay City*† ..... Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skilliman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† .... Hickman	See Clinton.
Corbin*† .....Whitley	See Williamsburg.
Corinth*† .....Grant	See Williamstown.
Corydon*† ....Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† .....Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs*Hopkins	See Madisonville.
▲Dixon* .....Webster	F. M. Baker.
Dry Ridge*† .....Grant	J. G. Blackburn.
▲Eddyville*† .....Lyon	T. J. Watkins.
▲Edmonton* .....Metcalfe	J. C. Muncie.
▲Elizabethtown*†. Hardin	S. H. BUSH.
▲Elkton*† .....Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ....Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† .....Ohio	See Hartford.
¶▲Frankfort*†.. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Germantown*... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• .....Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† .....Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† .....Todd	See Elkton.
Hanson*• .....Hopkins	See Madison.
▲Hardinsburg*†. Bre'ridge	Morris Eakridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† ....Mercer	W. W. STEPHENSON.
▲Hartford* .....Ohio	J. S. GLENN.
▲Hawesville*†... Hancock	G. D. Chambers.
▲Hazard* .....Perry	John Baker.
▲Henderson*†. Henderson	YEAMAN & YEAMAN.
▲Hickman*† .....Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*†...La Rue	D. H. Smith.
▲Hopkinsville*†.Christian	JOHN T. EDMUNDS.
Horse Cave*† .....Hart	See Munfordville.
Hustonville* .....Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence*.... Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*†Breck'ridge	See Hardinsburg.
▲Jackson*† .....Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* .....Owen	See Owenton.
Kelsey* .....Caldwell	See Princeton.
Kuttawa*† .....Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† .....Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*†And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† .Bullitt	Robert Zimmerman.
▲Litchfield*† .....Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* .....Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. General Counsel for The Mutual Life Insurance Co. of Kentucky and The Sun Life Insurance Co. of America.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*†..Hopkins	MAURICE K. GORDON.
▲Manchester* .....Clay	W. B. Hansford.
▲Marion*† .....Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee. .....Jackson	M. A. Holcomb.
Middlesboro*†..... Bell	M. H. RHORER.
Midway*† ..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* .....Owen	T. J. Hardin.
▲Monticello* ..... Wayne	O. H. & R. B. WADDLE.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*†..... Union	P. B. MILLER.
▲Morgantown* .... Butler	GUFFY & WHALIN.
▲Mt. Olivet*† .... Robertson	O. S. Denning.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† .....Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• .....Henry	W. W. Turner.
New Haven*† .... Nelson	See Bardstown.
New Liberty* .....Owen	See Owenton.
Newport*† .... Campbell	AUBREY BARBOUR.
▲Nicholasville*† Jes'mine	B. P. CAMPBELL.
No. Middletown*Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gudgell & Son.
▲Paducah*† ...McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ...Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	O. V. RILEY.
Pleasureville*• ..... Henry	See New Castle.
Port Royal*..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ...Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	*Name.
▲Richmond*† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McKewen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville† .....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*† Bullitt	J. F. Combs.
Slaughtersville*† Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*† Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† ..... Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*† .....Lincoln	J. S. OWSLEY, JR.
▲Stanton*† .....Powell	O. A. Lyle.
Sturgis*• .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*• .... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*† .....Todd	O. W Wilson.
Uniontown*• ..... Union	Robert G. Byrne.
▲Vanceburg*† ..... Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† .....Shelby	See Shelbyville.
Walton*† .....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw* .....Gallatin	L. L. Tiller.
▲West Liberty*... Morgan	Lacy & Fogg.
West Louisville..Davless	See Owensboro.
Wheatley*. ..... Owen	See Owenton.
▲Whitesburg* ..... Letcher	D. D. Fields & Son.
Whitesville*† .... Davless	See Owensboro.
▲Wickliffe*† ..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*† .Whitley	SHARP & SILER.
▲Williamstown*† ...Grant	M. D. Gray.
Wilmore*† ... Jessamine	See Nicholasville.
▲Winchester*† ..... Clark	LEELAND HATHAWAY.
Wingo*† .....Graves	Frank A. Lucas.
Worthville*† ..... Carroll	See Carrollton.

LOUISIANA.

Town and County.	*Name.
▲Abbeville*• ... Vermilion	W. B. White.
▲Alexandria*† ....Rapides	L. J. HACKENYOS.
▲Amite*† .....Tangipahoa	Bolivar Edwards.
▲Arcadia*† ..... Bienville	Dorman & Reynolds.
▲Bastrop*† ....Morehouse	James Bussey.
¶▲Baton Rouge*† E.Ba.R.	THOS. J. KERNAN.
BayouSara*† W.Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*† ..... Bossier	Joannes Smith.
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron* ..... Cameron	See Lake Charles.
▲Clinton*† .East Feliciana	J. D. WALL.
▲Colfax* ..... Grant	J. A. Williams.
▲Columbia*† .....Caldwell	A. B. Hundley.
▲Convent*† .....St. James	See New Orleans.
▲Coushatta* .....Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*† ..... Acadia	JOS. G. MEDLENKA.
▲Donaldsonville*† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville* ..... Union	R. B. Dawkins.
▲Floyd* ..... West Carroll	Gray & McIntosh.
▲Franklin*† ..... St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg* ...St. Helena	W. C. Pipkin.
▲Gretna* .....Jefferson	See New Orleans.
▲Hahnville.... St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg* .Catahoula	See Natchez, Miss.
▲Homer*† ..... Claiborne	J. W. HOLBERT.
▲Houma*† ...Terre Bonne	Suthon & Wallis.
Jeanerette*† ..... Iberia	See New Iberia.
Jennings*† .... Calcasieu	C. R. Cline.
▲Lafayette*† .... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*† E.Car'l	Ransdell & Ransdell.
▲Leesville*† ..... Vernon	See Many.
▲Mansfield*† ..... De Soto	Elam & Egan.
▲Many*† ..... Sabine	W. P. Good.
▲Marksville*† .. Avoyelles	JOFFRION & JOFFRION.
▲Minden*† ..... Webster	L. K. Watkins.
▲Monroe*† ..... Ouachita	STUBBS & RUSSELL.
Morgan City*† ..St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Foise & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*† ..... Iberia	WEEKS & WEEKS.
▲New Orleans*† .. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*† ..St. Landry	WM. J. SANDOZ.
Patterson*† .....St. Mary	See Franklin.
▲Plaquemine*† .. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*† ..... Acadia	See Crowley.
▲Rayville*† ..... Richland	See Monroe.
▲Ruston*† ..... Lincoln	J. B. Halstead.
▲Shreveport*† ..... Caddo	ALEXANDER & WILKINSON.
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville..... Livingston	See Springfield.
▲St. Bernard ...St. Bernard	A. Estopinal, Jr.
▲St. Francisv'le* W. Felici'a	Robert Montgomery.
▲St. Joseph*† ..... Tensas	Young & Young.
▲St. Martinville*• St. Martin	Martin & Voorhies.
▲Tallulah*† ..... Madison	Stone & Holmes.
▲Thibodaux*† . Lafourche	THOMAS A. BODEAUX.
▲Vernon* ..... Jackson	N. M. Smith.
▲Vidalia*† .... Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*† .. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*† ...Franklin	C. L. Berry.

MAINE.

Town and County.	*Name.
▲Alfred*† ..... York	Samuel M. Came.
▲Auburn*† .Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† .... Kennebec	HEATH & ANDREWS.
▲Bangor*† ..... Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† .. Hancock	JOHN A. PETERS, JR.
▲Bath*† ..... Sagadahoc	JOSEPH M. TROTT.
▲Belfast*† ..... Waldo	R. F. DUNTON.
Bethel*† ..... Oxford	Herrick & Park.
Biddeford*† ..... York	EDWIN STONE.
BoothbayHarbor* Lincoln	C. R. Tupper.
Brewer*† ..... Penobscot	F. A. Floyd.
Bridgton*† . Cumberland	D. P. & D. E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*† ..... Oxford	See Canton.
Bucksport*† ... Hancock	O. F. Fellows.
▲Calais*† ..... Washington	GEORGE R. GARDNER.
Camden*† ..... Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .... Aroostook	B. L. FLETCHER.
Corinna*† ..... Penobscot	See Bangor.
Damariscotta*† . Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*† ..... Piscataquis	O. M. Robinson.
Eastport*† . Washington	S. D. Leavitt.
▲Ellsworth*† ..... Hancock	J. A. PETERS, JR.
Fairfield*† ..... Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*† Aroostook	Herbert T. Powers.
Freeport*† .. Cumberland	See Yarmouth.
Fryeburg*† ..... Oxford	E. E. Hastings.
Gardiner*† .... Kennebec	JOHN W. FOSTER.
Gorham*† .. Cumberland	John A. Waterman.
Guilford*† .. Piscataquis	Henry Hudson.
Hallowell*† .... Kennebec	See Augusta.
Hartland*† ..... Somerset	H. W. Stewart.
▲Houlton*† ..... Aroostook	POWERS & POWERS.
Kennebunk*† ..... York	W. L. Dane.
Kingfield*• ..... Franklin	H. S. Wing.
Lewiston*† . Androscog'n	NEWELL & SKELTON.
" "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*† . And'c'g'n	H. E. Coolidge.
LivermoreFalls*† A'd'gin	John H. Maxwell.
▲Machias*† ... Washington	C. B. DONWORTH.
Madison*† ..... Somerset	C. A. Wilber.
McKinley*† ..... Hancock	E. Webster French.
MechanicFalls*† And'g'n	J. M. Libby.
New Castle*† ..... Lincoln	Hilton & Hilton.
Newport*† .... Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*•† ...York	N. Hobbs.
Norway*•† .....Oxford	A. S. Kimball.
Oakland*•† .....Kennebec	George W. Field.
Oldtown*•† ....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*•† .....Franklin	F. E. Timberlake.
Pittsfield*•† .....Somerset	J. W. Manson.
▲Portland*•† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*•† Aroostook	George H. Smith.
Richmond*•† ..Sagadahoc	W. T. Hall.
▲Rockland*•† .....Knox	EDWARD B. MACALLISTER.
Rockport*•† .....Knox	See Camden.
Rumford Falls*•† .Oxford	H. E. Stearns.
Saco*•† .....York	COLLEY & WORMWOOD.
Sanford*•† .....York	FRED J. ALLEN.
Searsport*•† .....Waldo	W. T. C. Runnels.
▲Skowhegan*•† ..Somerset	GEORGE W. GOWER.
South Berwick*† ....York	G. C. Yeaton.
South Paris*•† ....Oxford	WILSON & GRAY.
Thomaston*•† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*•† .....Lincoln	O. D. Castner.
Waterville *•† ..Kennebec	C. W. HUSSEY.
Westbrook*•† Cumberla'd	Wm. Lyons.
West Buxton* .....York	Charles E. Weld.
Wilton*•† .....Franklin	C. N. Blanchard.
Winthrop*•† ...Kennebec	C. C. Stevens.
▲Wiscasset*†• .....Lincoln	GEORGE B. SAWYER.
Yarmouth*•† Cumberland	G. F. McQuillan.
York Village*†..... York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶▲Annapolis*•† Anne Ar'd'l	JAMES M. MUNROE.
" ..... "	J. KEMP BARTLETT, 24-27 Bank of Baltimore Bldg. Refers to National Exchange Bank and First National Bank.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our specialty:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	FIELDER C. BLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† .....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† .Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•†...Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O. Delmar, Del.) See Salisbury.
▲Denton*•† .....Caroline	Henry R. Lewis.
Dickeyville*.... Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† Caroline	See Denton.
▲Frederick*•† ....Frederick	E. S. ICHELBERGER.
Froatburg*•† .....Allegany	Clayton Purnell.
Gaithersb'rg*•† M't'g'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	P. L. Hopper.
Hyattsville*•† Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*†..... Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*•† ....Carroll	See Westminster.
Myersville*... Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•† .....Garrett	JULIUS C. RENNINGER.
Oxford*•† .....Talbot	W. H. Adkins.
Pocomoke City*•† W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•Queen An'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•†.. Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•† .....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ...Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr. Geo.	Magruder & Wilson.
Westminster*•† ..... Carroll	JOHN M. REIFSNIDER.
Williamsport*•† Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury *•† .....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•† .....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*. Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•† Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	L. H. WARDWELL.
¶▲Boston*•† .....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.
Bridgewater*•† Plymouth	George W. Folsom, Jr.
Brockton*•† ...Plymouth	HERBERT H. CHASE.
Brookline*•† ....Norfolk	A. L. Lincoln, Jr.
Cambridge*•† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*•† Mid'sex	See Cambridge.
Canton*•† ... Norfolk	See Dedham.

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▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*† .Hamp'n	James H. Loomis.
Clinton*† ..... Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† .....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*† .....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
▲Fall River*† .....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	A. Z. GOODFELLOW.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*† .Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† .....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*† .....Essex	LINCOLN S. SIMONDS. Refers to Gloucester National Bank.
Grafton*† .....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*† ....Franklin	LAMB & LAWLER.
Harwich*† ....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*† .....Plymouth	Thomas H. Buttimer.
Holliston*† .....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*† ..Middlesex	George L. Hemenway.
Hudson*† .....Middlesex	James T. & R. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*† .....Norfolk	E. C. JENNY.
Ipswich*† .....Essex	George H. W. Hayes.
▲Lawrence*† .....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester* .....Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*† .Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	FREDERICK P. MARBLE. Refers to First National Bank.
Ludlow*• ..... Hampden	See Springfield.
Lynn*† .....Essex	JOHN M. BARRY.
Malden*† .....Middlesex	P. J McGUIRE.
Manchester*† .....Essex	See Gloucester.
Marblehead*† .....Essex	Wm. D. T. Trefey.
Marlboro*† ....Middlesex	Edgar Weeks.
Medford*† .....Middlesex	B. F. Hayes.
Medway*† .....Norfolk	A. T. Johnson.
Melrose*† .....Middlesex	Frank L. Washburn.
Merrimac*† .....Essex	T. H. Hoyt.
Methuen*† .....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	Lowell E. Fales.
Millbury*† .....Worcester	H. W. Aiken.
Milton*† .....Norfolk	C. F. Hall.
Monson*† .....Hampden	See Springfield.
▲Nantucket*† ..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	C. G. Bancroft.
▲New Bedford*† ..Bristol	JENNEY & POTTER.
Newbury .....Essex	See Newburyport.
▲Newburyport*† ....Essex	THOMAS HUSE.
Newton*† .... Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*†Middlesex	See Newton.
North Adams*†Berks're	BEER & DOWLIN.
▲Northampt'n*†Hamps're	HAMMOND & FIELD.
No. Attleboro*† ..Bristol	F. B. Byram.
Northboro*† Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† .....Worcester	Cutting & Sheehan.
Orange*† ..... Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester.
Palmer*† .....Hampden	W. W. LEACH.
Peabody*† .....Essex	JOHN J. CAHILL.
▲Pittsfield*† ..... Berkshire	E. T. SLOCUM.
▲Plymouth*† ....Plymouth	EDWARD A. BURNETT.
Provincetown*†Baru'ble	R. A. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	Asa P. French.
Reading*† .... Middlesex	James W. Grimes.
Rockland*† ... Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† ..... Essex	JOHN H. SHEEDY.
Salisbury*• ..... Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*† .Nor'k	C. C. Mellen.
Southbridge*† Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
South Weymouth*†Nor'k	Louis A. Cook.
S. Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*† ...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† ..Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*† ....Middlesex	Samuel K. Hamilton.
Wales*† .....Hampden	H. A. McFarland.
Waltham*† .....Middlesex	R. M. Stark.
Ware*† .....Hampshire	H. M. Coney.
Wareham*† ....Plymouth	G. C. Tobey.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*† .Middlesex	Joseph P. Keefe.
Webster*† .....Worcester	H. J. Clarke.
Wellfleet*† ....Barnstable	H. P. Harriman.
Westboro*† ....Worcester	A F. BROWN.
Westfield*† .....Hampden	HARRY B. PUTNAM.
West Gardner*† Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* .....Essex	See Newburyport.
West Newton*† .Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† .....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*† .....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† .Wor'ster	F. B. Spalter.
Winchester*† .Middlesex	G. S. Littlefield.
Woburn*† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*† ..Worcester	RICE, KING & RICE.
Wrentham*† .....Norfolk	Samuel Warner.
Yarmouthport*•Barns'ble	Charles C. Paine.

MICHIGAN.

Town and County.	Name.
Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*† ..... Lenawee	JOHN E. BIRD.
Akron*† ..... Tuscola	See Caro.
Albion*† ..... Calhoun	M. D. Weeks.
Algonac*† ..... St. Clair	J. M. Robertson.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*† ..... Hillsdale	F. A. Roethlisberger.
Alma*† ..... Gratiot	Francis Palmer.
Almont*† ..... Lapeer	F. P. Andrus.
▲Alpena*† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*† ..... Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*† ..... Macomb	Bert C. Preston.
Ashley*† ..... Gratiot	See Ithaca.
Athens*† ..... Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	See Tawas City.
▲Autrain*† ..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	GEORGE W. CLARK.
▲Baldwin*† ..... Lake	See Reed City.
Bancroft*† ....Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton* ..... Mecosta	See Big Rapids.
Battle Creek*† ..Calhoun	LELAND H. SABIN.
▲Bay City*† ..... Bay	R. A. McKAY.
Bay Port*† ..... Huron	See Port Austin.
Belding*† ..... Ionia	H. L. Vanslenschoten.
▲Bellaire*† ..... Antrim	Leavitt & Gulle.
Belleville*† ..... Wayne	See Wayne.
Bellevue*† ..... Eaton	George P. Stevens.
Benton Harbor* ..Berrien	HUMPHREY S. GRAY.
Benzonia*† ..... Benzie	See Frankfort.
BerrienSprings* ..Berrien	R. D. Dix.
▲Bessemer*† ..... Gogebic	S. S. Cooper.
▲Big Rapids*† ..... Mecosta	W. S. TUCKER.
Birmingham*† ..Oakland	See Pontiac.
Blissfield*† ..... Lenawee	John A. Riley.
Breckenridge*† ..Gratiot	See St. Louis.
Brighton*† ....Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*† ..... Branch	M. Thompson.
Brooklyn*† ..... Jackson	J. C. Covert.
Brown City*† ..... Sanilac	Fred A. Farr.
Buchanan*† ..... Berrien	A. A. Worthington.

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Town and County.	Name.
Burr Oak*† St. Joseph	A. M. Graham.
Byron*† Shiawassee	See Durand.
▲Cadillac*† Wexford	SAWYER & BISHOP.
Caledonia*† Kent	See Middleville.
Calumet*† Houghton	See Houghton.
Camden* Hillsdale	See Hillsdale.
Capac*† St. Clair	J. L. Willoughby.
Carleton*† Monroe	See Dundee.
▲Caro*† Tuscola	Walter J. Gamble.
Carson City*† Montcalm	Lee A. Lyon.
Carsonville*† Sanilac	Thomas G. Graham.
Caseville*† Huron	T. B. Woodworth.
Cass City*† Tuscola	J. D. Brooker.
▲Cassopolis*† Cass	L. H. GLOVER.
Cedar Springs*† Kent	Stuart & Barker.
Central Lake*† Antrim	M. W. Neukirk.
Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. D. Crutkshank.
▲Charlotte*† Eaton	McCALL & SHEPHERD.
▲Cheboygan*† Cheboygan	GEORGE E. BELL.
▲Chelsea*† Washtenaw	A. W. Wilkinson.
Chesaning*† Saginaw	E. V. Mudge.
Clare*† Clare	C. W. Perry.
Clarkston* Oakland	L. N. Brown.
Clarksville*† Ionia	See Ionia.
Clayton*† Lenawee	J. E. Bird.
Climax*† Kalamazoo	See Vicksburg.
Clinton*† Lenawee	Edwin R. Smith.
Clio*† Genesee	J. L. Curry.
▲Coldwater*† Branch	LOVERIDGE & LOVERIDGE
Coleman*† Midland	See Midland.
Coloma*† Berrien	See Benton Harbor.
Colon*† St. Joseph	D. L. Akey.
Concord*† Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr
Coopersville*† Ottawa	James Cilley.
▲Corunna*† Shiawassee	John T. McCurdy.
Covert*† Van Buren	H. B. Chase.
Cowell*† Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*† Iron	A. L. Flewelling.
Dansville* Ingham	See Lansing.
Davison*† Genesee	See Flint.
Dearborn*† Wayne	See Detroit.
Decatur*† Van Buren	A. L. MOULTON.
Deckerville*† Sanilac	R. J. West.
Delray*† Wayne	C. L. Conlson.
▲Detroit*† Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank.
" "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" "	SELLING & HATCH, 406-408 Hammond Bldg. Refer to Peninsular Savings Bank.
" "	WILLIAM H. TURNER, Attorney at Law, 3 Moffat Bldg. Refers to McLellan & Anderson Savings Bank.
" "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*† Washtenaw	James T. Honey.
Dimondale*† Eaton	See Eaton Rapids.
Douglas* Allegan	See Allegan.
Dowagiac*† Cass	JOHN WOOSTER.
Downington*† Sanilac	F. S. Viets.
Dryden*† Lapeer	T. Williams.
Dundee*† Monroe	Randall & Corbin.
Durand*† Shiawassee	Fred J. Northaway.
▲Eagle River* Keweenaw	See Calumet.
East Jordan*• Charlevoix	A. B. Nicholas.
East Saginaw† Saginaw	See Saginaw.
East Tawas*† Iosco	See Tawas City
Eaton Rapids*† Eaton	J. B. Hendee.
Edmore*† Montcalm	See Ionia.
Elk Rapids*† Antrim	A. B. Dougherty
Elkton*† Huron	W. L. Doyle.
Elsie*† Clinton	Charles Snelling.
Emmett*† St. Clair	See Port Huron.
▲Escanaba*† Delta	IRA C. JENNINGS.
Evart*† Osceola	C. H. Rose.
Ewen*† Ontonagon	See Bessemer.
Fairgrove*† Tuscola	See Caro.
Farmington*† Oakland	See Northville.
Fenton*† Genesee	Henry C. Riggs.
Fennville*† Allegan	Theo. Wade.
▲Flint*† Genesee	CLINTON ROBERTS.

Town and County.	Name.
Flushing*• Genesee	F. P. Sayre.
Forestville*† Sanilac	See Deckerville.
Fowler*† Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*† Benzie	N. A. PARKER.
Freeport*† Barry	See Hastings.
Fremont*† Newaygo	S. W. Dunham.
Gagetown*† Tuscola	See Cass City.
Galesburg*† Kalamazoo	R. G. Smith.
Galien*† Berrien	See Three Oaks.
▲Gaylord*† Otsego	A. D. Marshall.
Gladstone*† Delta	Smith & Empson.
▲Gladwin*• Gladwin	Charles B. Wilmot.
Gobleville*† Van Buren	H. M. Huff.
▲Grand Haven*† Ottawa	GEORGE A. FARR.
Grand Ledge*† Eaton	C. Alexander.
Grand Marais* Alger	C. D. Doig.
▲Grand Rapids*† Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" "	CRANE, NORRIS & DREW, References: National City Bank and Michigan Trust Co.
" "	TAGGART, DENISON & WILSON. References: Kent Co. Savings Bank, Nat. City Bank, and Michigan Trust Co.
Grass Lake*† Jackson	E. Pelton.
▲Grayling*† Crawford	Joseph Patterson.
Greenville*† Montcalm	E. J. Bowman.
Hancock*† Houghton	See Houghton.
Hanover*† Jackson	See Jackson.
Harbor Beach*• Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*† Clare	W. H. Browne.
▲Harrisville*† Alcona	F. A. Beede.
▲Hart*† Oceana	F. S. Gurney.
Hartford*† Van Buren	A. H. Tuttle.
▲Hastings*† Barry	WILLIAM B. SWEEZEY.
▲Hersey*† Osceola	C. M. Beardsley.
▲Hillsdale*† Hillsdale	J. S. & E. O. GALLOWAY.
Holland*† Ottawa	CHARLES H. McBRIDE.
Holly*† Oakland	C. F. Collier.
Homer*† Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*† Houghton	J. F. HAMBITZER.
Howard*† Montcalm	C. W. Ferry.
▲Howell*† Livingston	W. P. VAN WINKLE.
Hubbardston* Ionia	Frank Rogers.
Hudson*† Lenawee	Grant Fellows.
Imlay City*† Lapeer	Herbert W. Smith.
▲Ionia*† Ionia	F. C MILLER.
▲Iron Mountain*† Dick'n	E. A. WOODWARD.
Iron River*† Iron	I. W. Byers.
Ironwood*† Gogebic	C. E. MILLER.
Ishpeming*† Marquette	H. O. YOUNG.
▲Ithaca*† Gratiot	George P. Stone.
▲Jackson*† Jackson	BADGLEY & BADGLEY.
Jasper*† Lenawee	H. C. Pratt.
Jonesville*† Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† Kalkaska	C. C. Jenks.
Kinde*† Huron	James H. Hall.
Kingston*† Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*† Missaukee	F. O. Gaffney.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*† Ionia	See Ionia.
Lake View*† Montcalm	Salem F. Kennedy.
L'Anse*† Baraga	P. R. McKernan.
¶Lansing*† Ingham	SEYMOUR H. PERSON.
▲Lapeer*† Lapeer	GREER & WILLIAMS
Laurium* Houghton	See Houghton.
Lawrence*† Van Buren	See Kalamazoo.
Lawton*† Van Buren	See Kalamazoo.
▲Leland*† Leelanau	A. F. Bonting.
Lennox*† Macomb	See Richmond.
Leslie*† Ingham	Arthur J. Tuttle.
Lexington*† Sanilac	See Sanilac Center.
Linden*† Genesee	James L. Spencer.
Litchfield*† Hillsdale	L. B. Agard.
Lowell*† Kent	John W. Matthewson.
▲Ludington*† Mason	H. C. HUTTON.
Lyons*† Ionia	R. C. Spalding.
Mancelona*† Antrim	H. B Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*† Manistee	JOHN H. GRANT.
▲Manistique*† Schoolcraft	VIRGIL I. HIXSON.
Manton*† Wexford	I. C. Wheeler.
Maple Rapids* Clinton	See St. Johns.
Marcellus*† Cass	Smith & Harmon.
Marine City*† St. Clair	F S. Parker.
Marlette*† Sanilac	D. S. McClure.
▲Marquette*† Marquette	CHARLES R. BROWN & SON.
▲Marshall*† Calhoun	HERBERT E. WINSOR.
▲Mason*† Ingham	L. B. McArthur.
Mayville*† Tuscola	T. J. Eveland.
Mears*† Oceana	John T. Cummings.
Memphis*† Macomb	See Almont.
Mendon*† St. Joseph	E. E. Harwood.
▲Menominee*† Menominee	SAWYER & WAITE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Merrill*† ..... Saginaw	See Saginaw.
Middleville*† ..... Barry	H. E. Hendricks.
▲Midland*† ..... Midland	E. P. Rice.
Milan*† ..... Washtenaw	D. C Salisbury.
Milford*† ..... Oakland	Edward J. Bissell.
Millington*† ..... Tuscola	See Vassar.
Minden City*† ... Sanilac	See Sanilac Center.
▲Mio* ..... Oscoda	See Grayling.
▲Monroe*† ..... Monroe	LANDON & LOCKWOOD.
Montague*† ... Muskegon	See Whitehall.
Montrose*† ..... Genesee	See Clio.
Morenci*† ..... Lenawee	C. S. Ingals.
Morrice*† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*† .. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*† .. Isabella	FRANCIS H. DODDS.
Muir*† ..... Ionia	George Bennett.
Mulliken*† ..... Eaton	See Grand Ledge.
Munising*† ..... Alger	Walsh & Pardee.
▲Muskegon*† .. Muskegon	SMITH, NIMS, HOYT & ERWIN Refer to any bank in Muskegon.
Nashville*† ..... Barry	Walter S. Powers.
Negaunee*† .. Marquette	JOHN Q. ADAMS.
▲Newaygo*† .... Newaygo	Fred W. Kiblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*† ..... Luce	Sanford N. Dutcher.
New Haven*† ... Macomb	Adam T. Bennett.
Niles*† ..... Berrien	N. H. BACON.
North Adams*† Hillsdale	See Hillsdale.
North Branch*† .. Lapeer	See Lapeer.
North Lansing† .. Ingham	See Lansing.
Northville*† ..... Wayne	C. C. Yerkes.
Ogden*† ..... Lenawee	See Adrian.
Olivet* ..... Eaton	See Bellevue.
Omer*† ..... Arenac	W. C. Cook.
Onaway*● ... Presque Isle	See Rogers.
▲Ontonagon*† Ontonagon	W. W. Wendell.
Orion*† ..... Oakland	William E. Littell.
Oscoda*† ..... Iosco	See Tawas City.
Otsego*† ..... Allegan	ANDERSON & ANDERSON.
Ovid*† ..... Clinton	High & Everett.
Owosso*† .... Shiawassee	KILPATRICK & PIERPONT.
Oxford*† ..... Oakland	Frank E. Jenkins.
▲Paw Paw*† ... Van Buren	T. J. CAVANAUGH.
Peck* ..... Sanilac	T. C. Graham.
Pentwater*† ..... Oceana	WILLIAM T. EVANS.
Perrington*† ..... Gratiot	See Ashley.
Perry*† ..... Shiawassee	A. N. Macqueen.
Petersburg*† .... Monroe	John O. Zabel.
Petoskey*† ..... Emmet	C. J. PAILTHORP.
Pewamo*† ..... Ionia	See Lyons.
Pigeon*† ..... Huron	Paul Woodworth.
Pinckney*† ... Livingston	W. A. Carr.
Pinconning*† ..... Bay	See Standish.
Plainwell*† ..... Allegan	E. J. Anderson.
Plymouth*† ..... Wayne	G. A Starkweather.
▲Pontiac*† ..... Oakland	JOHN H PATTERSON.
Port Austin*† ..... Huron	James H. Hall.
Port Hope*† ..... Huron	See Harbor Beach.
▲Port Huron*† ... St. Clair	GEORGE G MOORE.
Portland*† ..... Ionia	W. E. Hawley.
Port Sanilac*† .... Sanilac	M. N. Milligan.
Quincy*† ..... Branch	W. H. Lockerby.
Reading*† ..... Hillsdale	Lockerby & Kinney.
Red Jacket*† .. Houghton	See Houghton.
Reed City*† ..... Osceola	Charles A. Withey.
Reese*† ..... Tuscola	See Vassar.
Remus*† ..... Mecosta	See Big Rapids.
Richland*† .. Kalamazoo	See Bank of Creek.
Richmond● ..... Macomb	W. S. Stone.
Rochester*† ..... Oakland	J. H. Holman.
Rockford*† ..... Kent	C. G. Hyde.
Rockland*† . Ontonagon	See Ontonagon.
▲Rogers* ..... Presque Isle	G. Covey, Jr.
Romeo*† ..... Macomb	D. N. Lowell.
▲Roscommon*† Rosc'm'on	Charles L. De Waele.
▲Saginaw*† ..... Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*† ... Washtenaw	See Ypsilanti.
Sand Beach*† ..... Huron	See Harbor Beach.
▲Sanilac Center* ... Sanilac	William H. Burgess.
Saranac*† ..... Ionia	P. T. Williams.
Saugatuck*† ..... Allegan	W. A. Wordworth.
▲Sault Ste Marie*† Chip'wa	GEORGE A. CADY.
Schoolcraft*† Kalamazoo	George M. Fields.
Scottville*† ..... Mason	See Ludington.
Sebewaing*† ..... Huron	See Port Austin.
Seney*† ..... Schoolcraft	See Newberry.
Shelby*† ..... Oceana	A. E. Souter.
Shepherd*† ..... Isabella	F. E. Hilbbard.
Sheridan*† .... Montcalm	E. Follette.
Sherwood*† ..... Branch	See Union City.
South Haven*† Van Buren	S. B. MONROE.
South Lyon*† ... Oakland	Carpenter & Chubb.
Sparta*† ..... Kent	B. N. Keister.
Springport*† .... Jackson	See Albion.
▲Standish*† ..... Arenac	M. D. Snow.
▲Stanton*† ..... Montcalm	L. C. PALMER.
St. Charles*† .... Saginaw	T. P. Zander.
St. Clair*† ..... St. Clair	A. R. Stowell.
▲St. Ignace*† .. Mackinac	Henry Hoffman.
▲St. Johns*† ..... Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*† ..... Berrien	N. A. HAMILTON.
St. Louis*† ..... Gratiot	Charles W. Giddings.
Stockbridge*† ... Ingham	W. B. Gildart.
Sturgis*† ..... St. Joseph	C. A. Sturgis.
Sunfield*† ..... Eaton	See Grand Ledge.
▲Tawas City*† ..... Iosco	N. C. HARTINGH.
Tecumseh*† ..... Lenawee	F. B. Wood.
Tekonsha*† ..... Calhoun	William A. Howard.
Three Oaks*† ..... Berrien	W. K. Sawyer.
Three Rivers*† St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*† Gr'nd Tra.	PRATT & DAVIS.
Turner*† ..... Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*† ..... Huron	J. C. Ryan.
Union City*† ..... Branch	M. A. Merrifield.
Unionville*† ..... Tuscola	See Caro.
Utica*† ..... Macomb	G. E. Eckert.
Vandalia*† ..... Cass	See Cassopolis.
Vassar*† ..... Tuscola	E. H. TAYLOR.
Vermontville*† .... Eaton	See Charlotte.
Vernon*† ... Shiawassee	See Corunna.
Vicksburg*† . Kalamazoo	T. RAYNER, JR.
Wacousta* ..... Clinton	See Grand Ledge.
Waldron*† ..... Hillsdale	S. W. Yeagley.
Watervliet*† .... Berrien	See Benton Harbor.
Wayland*† ..... Allegan	David Stockdale.
Wayne*† ..... Wayne	J. F. Cullen.
West Bay City*† ..... Bay	See Bay City.
▲West Branch*† . Ogemaw	F. L. Snodgrass.
Weston*† ..... Lenawee	H. C. Reton.
Whitehall*† ... Muskegon	Paul I. Hedges.
WhitePigeon*† St. Joseph	W. F. Thomas.
Williamston*† ... Ingham	W. T. Webb.
Woodland*● ..... Barry	C. S. Palmerton.
Wyandotte*† ..... Wayne	SYLVESTER PRAY.
Yale*† ..... St. Clair	Drake & Rapley.
Ypsilanti*† .. Washtenaw	D. C. GRIFFIN.
Zeeland*† ..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*† ..... Norman	W. W. Calkins.
Adams*† ..... Mower	P. H. Carr.
Adrian*† ..... Nobles	O. W. FREEMAN.
▲Aitkin*† ..... Aitkin	F. N. Hall.
Albany*† ..... Stearns	See Avon.
▲Albert Lea*† ... Freeborn	A. U. MAYLAND.
Alden*† ..... Freeborn	Ira Cary.
▲Alexandria*† ..... Douglas	C. J. Gunderson.
Alpha*● ..... Jackson	See Heron Lake.
Amboy*† ... Blue Earth	Charles Thompson.
Annandale*† ..... Wright	Henry Spindler.
▲Anoka*† ..... Anoka	A. F. PRATT.
Appleton*† ..... Swift	E. T. Young.
Argyle*† ..... Marshall	GEORGE ERICKSON.
Arlington*† ..... Sibley	P. A. Cosgrove.
Atwater*† .... Kandiyohi	L. E. Covell.
Audubon*† ..... Becker	See Detroit City.
▲Austin*† ..... Mower	ARTHUR W. WRIGHT.
Avoca*† ..... Murray	See Fulda.
Badger* ..... Roseau	See Roseau.
Balaton*† ..... Lyon	See Tracy.
Barnesville*† ..... Clay	Charles S. Marden.
Battle Lake*† . Otter Tail	See Fergus Falls.
Beardsley*† ..... Bigstone	See Graceville.
▲Beaver Falls*† .... Renville	See Redwood Falls.
Belgrade*† ..... Stearns	See Glenwood.
Belle Plaine*† ..... Scott	See Shakopee.
Bellingham*† Lac-qui-P'e	T. J. McElligott.
Belview*† ..... Redwood	A. O. Gimmestad.
▲Bemidji*● ..... Beltrami	Street & Reynolds.
▲Benson*† ..... Swift	S. A. Hudson.
Bigelow*† ..... Nobles	See Worthington.
Big Lake*† ... Sherburne	Frank T. White.
Bird Island*† .... Renville	H. C. Berry.
Blooming Prairie*† Ste'e	W. R. Hoskyn.
Blue Earth City*† Farib'lt	FRANK E. PUTNAM.
▲Boyd*† ..... Lac-qui-Parle	See Madison.
Braham ..... Isanti	See Cambridge.
Brainerd*† ... Crow Wing	T. C. BLEWITT.
▲Brandon*† ..... Douglas	See Alexandria.
Breckenridge*† .. Wilkin	EZRA G. VALENTINE.
▲Brewster*† ..... Nobles	See Heron Lake.
Bricelyn ..... Faribault	A. M. Schancke.
Brooten*† ..... Stearns	See Glenwood.
Browerville*† ..... Todd	See Long Prairie.
Brown Valley*† Traverse	A. S. Transfield.
Brownton*† ..... McLeod	A. L. Brown.
▲Buffalo*† ..... Wright	J. T. Alley.
Buffalo Lake*† .. Renville	See Granite Falls.
Butterfield*† Watonwan	See St. James.
▲Caledonia*† ..... Houston	G. G. GOODWIN.
▲Cambridge* ..... Isanti	Barber & Southerland.
Campbell*† ..... Wilkin	E. G. Valentine.
Canby*† Yellow Medicine	Ole Ostensoe.
Cannon Falls*† . Goodhue	P. S. Aslakson.
▲Carlton*† ..... Carlton	H. H. Hawkins.
Carver*† ..... Carver	See Chaska.
Cass Lake● ..... Cass	F. W. Smith.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Center City*•†....Chisago	See St. Paul.
Ceylon .....Martin	See Fairmont.
▲Chaska*•† .....Carver	T. F. CRAVEN.
Chatfield*•† .....Fillmore	Joseph Underleak.
Chokio*•† .....Stevens	See Morris.
Clara City*•†...Chippewa	See Granite Falls.
Claremont*•† .....Dodge	B. F. Hood.
Clarkfield*•†Yello' Medi'e	See Canby.
Clayton .....Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•† .....Wright	See St. Cloud.
Climax*•† .....Polk	See Crookston.
Clinton* .....Bigstone	See Graceville.
Cloquet*•† .....Carlton	W. L. Chase.
Cokato*•† .....Wright	F. Swanson.
Comfrey .....Brown	See New Ulm.
Correll† .....Bigstone	See Appleton.
Cottonwood*•† .....Lyon	W. D. Fanning.
▲Crookston*•† .....Polk	MILLER & FOOTE.
Dassell*•† .....Meeker	See Litchfield.
Dawson*•† . Lac-qui-Parle	A. W. Ewing.
Deer River*•† .....Itasca	See Grand Rapids.
Delano*•† .....Wright	F. H. Lindsley.
Delavan*•† .....Faribault	S. J. Abbott.
▲Detroit*•† .....Becker	ASAHEL G. WEDGE.
Dexter*•† .....Mower	G. W. King.
Dodge Center*•†...Dodge	See Kasson.
Donnelly* .....Stevens	See Morris.
Dover*•† .....Olmsted	See Rochester.
▲Duluth*•† .....St. Louis	RICHARDSON & DAY. Refer to any bank in Duluth or to St Paul National Bank, St. Paul.
Dundee*•† .....Nobles	See Slayton.
Eagle Bend*•† .....Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•† .....Faribault	See Wells.
Echo*•† . Yellow Medicine	R. Vaaler.
Eden Valley*•† ....Meeker	James H. Doran.
Edgerton*•† .....Pipestone	C. G. Brady.
▲Elbow Lake*•† .....Grant	F. & M. Casey.
Elgin*•† .....Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† .....Nobles	John F. Flynn.
Elmore*•† .....Faribault	H. B. Smith.
Ely*•† .....St. Louis	GEORGE WESCOTT.
Elysian*•† .....Lesueur	See Waterville.
Emmons .....Freeborn	See Albert Lea.
Erskine*•† .....Polk	See Crookston.
Evansville*•† ....Douglas	A. O. Feet.
Eveleth*•† .....St. Louis	M. D. L. Fuller.
Excelsior*•† ....Hennepin	W. P. McDonald.
Eyota*•† .....Olmstead	See Rochester.
Fairfax*•† .....Renville	A. V. Rieke.
▲Fairmont*•† .....Martin	DEAN & PALMER.
▲Faribault*•† .....Rice	H. T. PYLE.
Farmington*•† ...Dakota	A. C. Finney.
Felton*•† .....Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† .....Polk	Thomas Keefe.
Fisher*•† .....Polk	E. D. Kingsland.
Foley*•† .....Benton	See Sauk Rapids.
Fosston*•† .....Polk	B. S. Bennett.
Franklin*•† .....Renville	See Fairfax.
Frazee*•† .....Becker	See Detroit City.
Frost .....Faribault	See Wells.
Fulda*•† .....Murray	M. E. Foley.
Gary*•† .....Norman	See Fertile.
Gaylord*•† .....Sibley	G. A. McKenzie.
Gibbon*•† .....Sibley	See Gaylord.
▲Glencoe*•† .....McLeod	F. R. ALLEN.
Glenville*•† .....Freeborn	See Albert Lea.
▲Glenwood*•† .....Pope	E. M. Webster.
Good Thunder*•†BlueE'th	See Mapleton.
Graceville*•† ....Bigstone	M. S STEVENS.
Granada*•† .....Martin	See Fairmont.
▲Grand Marais*.....Cook	See Duluth.
Grand Meadow*•†.Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•† .....Meeker	A. T. Nelson.
▲Hallock*•† .....Kittson	R. R. Hedenberg.
Halstad*•† .....Norman	A. O. Ueland.
Hamline*•† .....Ramsey	See St. Paul.
Hammond*•† ...Wabasha	See Wabasha.
Hampton*•† .....Dakota	See Farmington.
Hancock*•† .....Stevens	F. M Klein.
Hanska*•† .....Brown	See Madella.
Hardwick*•† .....Rock	See Lu Verne.
Harmony*•† .....Fillmore	See Preston.
Hartland*•† .....Freeborn	See Albert Lea.
▲Hastings*•† .....Dakota	F. M. CROSBY
Hawley*•† .....Clay	G. Halverson.
Hayfield*•† .....Dodge	See Kasson.
Hector*•† .....Renville	O. A. Allen.
▲Henderson*•† .....Sibley	W. H. Leeman.
Hendrum*•† .....Norman	See Halstad.
Henning*•† ....Otter Tail	See Fergus Falls.
Herman*•† .....Grant	Arthur B. Childress.
Heron Lake*•†....Jackson	L. F. Lammers.
Hibbing*•† .....St. Louis	W. J. POWER.
Hills*•† .....Rock	See Lu Verne.

Town and County.	Name.
Hoffman*•† .....Grant	William Schellbach.
Holland*† .....Pipestone	See Pipestone.
Houston*•† .....Houston	See Caledonia.
Howard Lake*•†. Wright	F. E. Latham.
Hubbard* .....Hubbard	See Park Rapids.
Hutchison*•† ....McLeod	H. H. Bonniwell.
Iona*† .....Murray	See Slayton.
Isanti* .....Isanti	See Cambridge.
▲Jackson*•† .....Jackson	FRED B. FABER.
Janesville*•† ....Waseca	L. D. ROGERS.
Jasper*•† .....Pipestone	F. L. James.
Jeffers .....Cottonwood	See Windom.
Jordan*•† .....Scott	F. L. Leonard.
Kasson*•† .....Dodge	Robert Taylor.
Kennedy*•† .....Marshall	See Hallock.
Kensington*•† .. Douglas	See Alexandria.
Kenyon*•† .....Goodhue	F. M. Lamp.
Kerkhoven*•† .....Swift	See Benson.
Kiester* .....Faribault	See Alden.
Kilkenny*•† .....Lesueur	See Waterville.
Kinbrae† .....Nobles	See Worthington.
Lafayette*•† .....Nicollet	See Winthrop.
▲Lake Benton*•† ..Lincoln	John McKenzie.
Lake City*•† ....Wabasha	ALLEN J. GREER.
Lake Crystal*•†BlueEa'th	D. A. Reed.
Lakefield*•† .....Jackson	E T. Smith.
Lake Park*•† .....Becker	See Detroit.
Lakeville*•† .....Dakota	See Farmington.
Lamberton*•† ..Redwood	F. Clague.
Lanesboro*•† ....Fillmore	Chapman & Chapman.
Le Roy*•† .....Mower	G. W. W. Harden.
Lester Prairie*•†.McLeod	See Glencoe.
Lesueur*•† .....Lesueur	O. J. Parker.
▲Lesueur Center*.Lesueur	Charles C. Kolars.
Lewiston*•† .....Winona	See Winona.
▲Litchfield*•† .....Meeker	C. H. Strobeck.
▲Little Falls*•†...Morrison	E. P. ADAMS.
▲Long Prairie*•† .....Todd	J. D. Jones.
Lowry*•† .....Pope	See Glenwood.
▲Luverne*•† .....Rock	W. N. DAVIDSON.
Lyle*•† .....Mower	See Austin.
Mabel*•† .....Fillmore	W. H. Hammer.
Madella*•† .....Watonwan	BETHER & HAYCROFT.
▲Madison*•†. Lac-qui-Parle	FRANK PALMER.
Madison Lake*•†BlueE'th	See Mankato.
▲Mankato*•† ...Blue Earth	W. A. FUNK.
▲Mantorville*•† .....Dodge	Littleton & McCaughey.
Maple Lake*•† ....Wright	J. E. Madigan.
Mapleton*•† ..Blue Earth	C. J. LAWRISCH.
▲Marshall*•† .....Lyon	VIRGIL B. SEWARD.
Maynard*•† .....Chippewa	See Montevideo.
Mazeppa*•† .....Wabasha	Michael Marx.
McIntosh*•† .....Polk	S. H. Drew.
Melrose*•† .....Stearns	Donahue & Stephens.
Menahga*•† .....Wadena	See Park Rapids.
Merriam Park*•†. Ramsey	Wardell Spencer.
Milaca*•† .....Mille lacs	Giddings & Pratt.
Milan*•† .....Chippewa	See Montevideo.
Minneapolis*•† Hennepin	HENRY E. BARNES, Jr., Guaranty Loan Bldg. Refers to Metropolitan Bank.
" ..... "	FIFIELD, FLETCHER & FIFIELD, 609-614 Lumber Exch. Bldg. Refer to Flour City National Bank.
" ..... "	KEITH, EVANS, THOMPSON & FAIRCHILD, 36-42 Minnesota Loan & Trust Co.'s Bldg. Refer to Minnesota Loan & Trust Co. and First National Bank.
" ..... "	FREDERICK B. SNYDER, 213 N. Y. Life Bldg. Has practiced in Minneapolis since 1882. Refers to First National Bank, Minneapolis.
" ..... "	CHARLES J. TYRON, 704 Oneida Blk. Reference: National Bank of Commerce.
Minneota*•† .....Lyon	See Marshan.
Minnesota Lake*•†F'rib'lt	See Mapleton.
▲Montevideo*•† .Chippewa	LYNDON A. SMITH.
Montgomery*•† ..Lesueur	C. D. McCarthy.
Monticello*•† .....Wright	James C. Tarbox.
▲Moorhead*•† .....Clay	EDWIN ADAMS.
▲Mora*•† .....Kanabec	J. C. Pope.
Morgan*•† .....Redwood	Albert Hauser.
Morris*•† .....Stevens	LEWIS C. SPOONER.
Morristown*•† .....Rice	See Faribault.
Morton*•† .....Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•† .....Swift	See Benson.
New Duluth*•†. St. Louis	See Duluth.
New London*•†Kandiyo't	See Willmar.
New Paynesville*•† St'rns	See St. Cloud
New Prague*•† .....Scott	E. A. Edgerton.
New Richland*•†. Waseca	B. F. McGregor.
▲New Ulm*•† .....Brown	HOIDALE & SOMSEN.
New York Mills*•†Ott'rt'l	See Wadena.
Nicollet*•† .....Nicollet	See St. Peter.
Northbranch*•† .Chicago	Charles A. Holt.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Northfield*•†.....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•†.....Carver	George J. Bradley.
Olivia*•†.....Renville	S. R. Miller.
▲Ortonville*•†.....Bigstone	A. B. KAERCHER.
Osakis*•†.....Douglas	F. H. Borchert.
▲Owatonna*•† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•†..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•†.....Norman	See Halstad.
▲Pine City*•† .....Pine	S. G. L. Roberts.
Pine Island*•†...Goodhue	See Zumbrota.
▲Pipestone*•† ...Pipestone	EVANS & EVANS.
Plainview*•† ....Wabasha	J. A. Carley.
Plato*•† .....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•† .....Millelacs	J. J. SKAHEN.
Racine•† .....Mower	See Spring Valley.
Raymond*•† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•†....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•†Red'd	A. C. Dolitt.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere•† .....Redwood	See Lamberton.
▲Rochester*•† .....Olmstead	BURT W. EATON.
Rockdell*•† .....Olmsted	See Rochester.
Rockford*•† .....Wright	D. D. Ames.
▲Roseau*..... .....Roseau	R. J. Bell.
Rothsay*•† .....Wilkin	See Breckenridge.
Round Lake*•† ...Nobles	See Worthington.
Royalton*•† .....Morrison	George H. Niles.
Rush City*•† .....Chisago	J. D. Markham.
Rushford*•† .....Fillmore	G. W. Rockwell.
Rushmore*•† .....Nobles	See Worthington.
Ruthton*•† .....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erie L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•† .....Pine	J. A. Smith.
Sargeant •† .....Mower	See Austin.
Sauk Center*•† ...Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•† .....Scott	J. A. COLLER.
Shelly*•† ..... Norman	See Ada.
Sherburne*•† .....Martin	A. G. T. BROUN.
Silver Lake*•† ...McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†..Dakota	See St. Paul.
Springfield*•† .....Brown	George T. Olson.
Spring Grove*•† Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. O. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•† .....Pope	O. J. Johnson.
Steen*•† .....Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•† .....McLeod	See Glencoe.
Stewartville*•† ..Olmsted	O. E. Hammer.
▲Stillwater*•†. Washington	MANWARING & SULLIVAN.
St Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•† .....Winona	E. Hill.
▲St. Cloud*•† .....Stearns	D. T. CALHOUN.
St. Hilaire*•†...Red Lake	J. K. Hanna.
▲St. James*•†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	HERMON W. PHILLIPS, 622-624 Globe Building. Attorney for John Martin Lumber Co.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St Peter*•† .....Nicollet	A. A. STONE.
Swanville*•†.....Morrison	See Little Falls.
Taylor's Falls*•†.Chisago	See St. Paul.
Tenhassen..... Martin	See Fairmont.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•†.....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†..... Lyon	C. W. Main.
Truman..... Martin	See Welcome.
Twin Valley*•†.. Norman	E. M. Niles.

Town and County.	Name.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† .....Lincoln	H. A. STRICKER.
Ulen*•† ..... Clay	See Hawley.
Verndale*•† .....Wadena	A. B. Kling.
VernonC'ter*•†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*† .....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•† .....Wadena	COPPERNOLL & WILLSON.
▲Walker*† ..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•† .....Waseca	JAMES M HANLEY.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•† .....Meeker	See Eden Valley.
Waverly*•† .....Wright	See Buffalo.
Welcome*•† .....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†..Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pealer & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† ....Kandiyohi	G H. Otterness.
▲Windom*•†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•†.....Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†...Nobles	J. A. TOWN.
Wykoff*•† ..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† .....Monroe	GILLEYLEN & LEFTWICH.
Ackerman*•†....Choctaw	See Kosciusko.
Amory*•† ..... Monroe	See Tupelo.
▲Ashland*.....Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•†..... Lee	Wm. Cox.
▲Batesville*•† .....Panola	Lowrey & Perkins.
▲Bay St. Louis*•†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*•†.....Harrison	WHITE & NEVILLE.
▲Booneville*•† .... Prentiss	B. A. P. Selman.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	CASSEDY & CASSEDY.
Brookville*•†...Noxubee	See Macon.
▲Canton*•†.....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage* ..... Leake	Lockett & Sullivan.
Centerville*•†..Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Pinkham & Caldwell.
▲Clarksdale*•†...Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*•†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... .....Marion	Mounger & Mounger.
▲Columbus*•† ....Lowndes	WILLIAM BALDWIN.
Como Depot*•†....Panola	Kyle & Shouds.
▲Corinth*•†..... Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•† ..... Jones	Shannon & Street.
Enterprise*•† ..... Clarke	BUCKLEY & HALSELL.
Eupora*•†..... Webster	Dunn & Dunn.
▲Fayette*•†.....Jefferson	R. L. Corban.
▲Forest*•†.....Scott	Jeff. Kent.
▲Friarpoint*•†... Coahoma	Fitzgerald & Maynard.
▲Fulton*..... Itawamba	E. C. Patton.
Gloster*•†..... Amite	F. A. McClain.
Goodman*•† .....Holmes	See Durant.
▲Greenville*•† Washington	LE ROY PERCY.
▲Greenwood*•†.... Leflore	L. P. YERGER.
▲Grenada*•†..... Grenada	ROBERTSON HORTON.
Gulfport*•†.....Harrison	F. M. Evans.
▲Hattiesburg*•†..... Perry	S. E. Travis.
▲Hazlehurst*•†..... Copiah	J. S. SEXTON.
▲Hernando*•†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†.Marshall	STRICKLAND & GARRY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*•†.... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•....Coahoma	See Clarksdale.
▲Kosciusko*•† ..... Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*†.....Washington	See Greenville.
▲Lexington*†.....Holmes	H. S. HOOKER, JR.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*†.....Noxubee	W. H. HELM.
▲Magnolia*†.....Pike	J. H. Price.
▲Mayersville*.....Issaquena	See Rolling Fork.
McComb*†.....Pike	J. B. WEBB.
▲Meadville*.....Franklin	See Fayette.
▲Meridian*†...Lauderdale	ROBERT F. COCHRAN. Refers to First National Bank.
▲Mississippi City*† Harr'n	See Bay St. Louis.
▲Monticello*....Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*†.....Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*† .....Union	See Lee Crum.
Newton*† .....Newton	J. R. Byrd.
Ocean Springs*†Jackson	See Scranton.
Okolona*†....Chickasaw	Stovall & Williams.
▲Oxford*†.....Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*† .....Holmes	See Lexington.
▲Pittsboro* .....Calhoun	BREWER, WILSON & SMITH
▲Pontotoc*† .....Pontotoc	O. C. Carr.
Poplarville*†Pearl River	Shivers & Shivers.
▲Port Gibson*†.Claiborne	J. McCARTIN.
▲Purvis*† .....Marion	Henry Mounger.
▲Quitman*† .....Clarke	See Meridian.
▲Raleigh* .....Smith	See Forest.
▲Raymond*†.....Hinds	D. S Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, JR.
▲Rosedale*†.....Bolivar	CHARLES SCOTT, WOODS & SCOTT.
▲Sardis*† .....Panola	Boothe & Boothe.
▲Scranton*†.....Jackson	BALLARD & BALLARD.
▲Senatobia*†.....Tate	J. F Dean.
▲Starkville*† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*† .....Pike	J. B. Holden.
Tchula*† .....Holmes	See Lexington.
Terry*† .....Hinds	B. F. Fortner.
▲Tunica*† .....Tunica	Henderson & Bankston.
▲Tupelo*† .....Lee	ALLEN & ROBINS.
Utica*† .....Hinds	See Jackson.
▲Vaiden*† .....Carroll	McClurg & Flowers.
▲Vicksburg*† .... Warren	DARNEY & McCABE. Attorneys for First National Bank.
▲Walthall* .....Webster	Fox, Rowe & Lamb.
▲Water Valley*†..Yalob'a	BREWER & WILSON.
▲Waynesboro*† ...Wayne	C. R. Pitts.
Wesson*†.....Copiah	See Hazlehurst.
▲West Point*†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh.
▲Winona*† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*†.....LaFayette	See Blackburn.
▲Altamont*†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*†.....DeKalb	See Maysville.
Amsterdam*†..... Bates	See Butler.
Appleton City*† St. Clair	JOHN A. GILBREATH.
Armstrong*†...Howard	R. M. Bagby.
Arrow Rock*..... Saline	See Marshall.
Ash Grove*†.....Greene	Harvey Murray.
Ashland*..... Boone	Ell Penter.
Atlanta*†..... Macon	See Laplata.
Aurora*†..... Lawrence	E. J. WHITE.
Auxvasse*†..... Callaway	R. G. Hale.
▲Ava*.....Douglas	Adams Bros.
Baring*†..... Knox	See Edina
Barnard*† ..... Nodaway	P. J. Hainey.
Belton*†..... Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*†.....Harrison	ALVORD & FRISBY.
Appleton*..... Shelby	See Shelbyville.
Bevier*†..... Macon	C. F. Hale.
Billings*†..... Christian	W. F. Lamkin.
Birch Tree*†....Shannon	See Winona.
Blackburn*†.....Saline	See Marshall.
Blackwater*†.... Cooper	See Boonville.
Blairstown*†..... Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*†...Jackson	Herrington & Burrus.
Blythedale*†... Harrison	See Bethany.
Bolckow*†..... Andrew	See Savannah.
▲Bolivar*†..... Polk	UPTON & SKINKER.
Bonne Terre*†St. Franc's	J. H. Malngen.
▲Boonville*†..... Cooper	W. V. DRAFFEN.
Boswortb*†..... Carroll	C. W. Lawrence
▲Bowling Green*†.... Pike	J. D. HOSTETTER.
Brashear*†..... Adair	Blair & Vawter.
Braymer*†.....Caldwell	D. E. Adams.
Breckinridge*†. Caldwell	O. J. Chapman.
Bronaugh*†..... Vernon	See Sheldon.
Brookfield*†..... Linn	J. A. ARBUTHNOT.
Browning*†..... Linn	E. B. Fields.
Brunswick*†.... Chariton	Louis Benecke.
Bucklin*†..... Linn	F. W. Byrd.
Buckner*†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*†..... Cooper	See Boonville.
Burlington Jc.*†..Nod'y	J. F. Robertson.
▲Butler*†..... Bates	SMITH & STANLEY.
Calhoun*†..... Henry	S. P. Davisson.
Calhoun*†..... Henry	L. R. Simpson.
▲California*†... Moniteau	J. W. HUNTER.
Callao*†..... Macon	See Macon City.
Camden Point*†... Platte	See Platte City.
Cameron*†..... Clinton	Turner & Goodrich.
Campbell*†..... Dunklin	See Kennett.
Canton*†..... Lewis	JERRY M. JEFFRIES.
Cape Girardeau*† C. Gir.	B. F. DAVIS.
Carl Junction*†.. Jasper	WILLIS G. CLARKE.
▲Carrollton*†..... Carroll	CHARLES R. PATTISON.
Cartersville*†..... Jasper	Howard Gray.
▲Carthage*†..... Jasper	HARDING & BRIGHT.
▲Caruthersville*• Pemiscot	ROBERTS & HUNT.
▲Cassville*• ..... Barry	T. M. Allen.
Center*†..... Ralls	E. W. Keithly.
Center View*†..Johnson	See Warrensburg.
▲Centerville*.... Reynolds	Z. C. Smith.
Centralia*†..... Boone	H. S. Booth.
Chamois*†..... Osage	Henry Marquand.
▲Charleston*†. Mississippi	RUSSELL & DEAL.
Chilhowee*†.....Johnson	See Warrensburg.
▲Chillicothe*†. Livingston	JOHN L. SCHMITZ.
Chula*†..... Livingston	R. F. Davis.
Clarence*†..... Shelby	George C. Grant.
Clark*†..... Randolph	See Moberly
Clarksburg*†.... Moniteau	See California.
Clarksdale*†.....DeKalb	Brown & Hunt.
Clarksville*†..... Pike	Edwards & Duvall.
▲Clayton*†..... St. Louis	See Central
Clearmont*†.. Nodaway	See Maryville.
▲Clinton*†..... Henry	C C. DICKINSON.
Clyde*..... Nodaway	F. J. McCarthy.
Coffeyburg*..... Daviess	See Patronsburg.
Colecamp*†..... Benton	N. H. Robinson.
▲Columbia*†..... Boone	C. B. SEBASTIAN.
Commerce*†..... Scott	Wm. Ballentine.
Concordia*†.. Lafayette	See Higginsville.
Conway*•..... Laclede	R. S. Phillips.
Corder*†..... Lafayette	See Higginsville.
Corning*†..... Holt	See Oregon.
Cowgill*†..... Caldwell	See Kingston.
Craig*†..... Holt	See Oregon.
Cross Timbers*..Hickory	See Hermitage.
Cuba*†..... Crawford	See Steelville.
Curryville*†..... Pike	J. D. Gates.
Dadeville*..... Dade	See Greenfield.
▲Danville*... Montgomery	See Montgomery City.
Darlington*†.... Gentry	Joseph Sager.
Dearborn*†..... Platte	See St. Joseph.
Deepwater*†..... Henry	W. S. Banta.
De Kalb*†.....Buchanan	See St. Joseph.
De Soto*†.....Jefferson	JOHN L THOMAS & SON.
Dexter*†..... Stoddard	Mozley & Liles.
Dixon*†..... Pulaski	W. H. Murphy.
▲Doniphan*†..... Ripley	J. C. Sheppard.
Downing*†..... Schuyler	W. T. Cowell.
Drexel*†..... Cass	John F. Lander.
Eagleville*..... Harrison	See Blythdale.
E. Prairie*†.. Mississippi	See Charleston.
Edgerton*†..... Platte	Bruce & Cumberford.
▲Edina*†..... Knox	W. C. HOLLISTER.
Eldon*†..... Miller	W. M. Lumpkin.
El DoradoSprings*•Cedar	R. N. Banister.
Elmo*†..... Nodaway	See Maryville.
Elsberry*†..... Lincoln	W. A. Dudley.
▲Eminence*..... Shannon	L. B. Shuck.
Ethel*†..... Macon	J. T. White.
Everton*†..... Dade	Howard Ragsdale
Excelsior Springs*† Clay	FRANK A. BENSON.
Fairfax*†..... Atchison	See Tarkio.
Fairplay*†..... Polk	See Bolivar.
Farber*†..... Audrain	See Laddonia.
▲Farmington*. St. Francois	M. R. SMITH
Faucette*†..... Buchanan	See St. Joseph.
▲Fayette*†..... Howard	A. W. WALKER.
Festus*†..... Jefferson	R. A. Swink.
Fillmore*..... Andrew	See Savannah
Flatriver*†..St Francois	See Bonne Terre.

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Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City*....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*....Sullivan	See Milan.
Green City*†....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Gulliford*† .... Nodaway	See Barnard.
Hale*† ..... Carroll	W. T. Dixon.
Hallsville*† .... Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*† ..... Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*† ....Cass	W. D. SUMMERS.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†..Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†.Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†...Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.

Town and County.	Name.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†...Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†....Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS.
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lurtesville*†.....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†....Webster	M. SELPH.
Martinsburg*†.. Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin*†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

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Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*† Mont	J. D. BARNETT.
▲Monticello* ..... Lewis	J. E. Thompson.
Montrose*† ..... Henry	N. B. Conrad.
Morley*† ..... Scott	R. A. Kingsbury.
Morrisville* ..... Polk	See Bolivar.
Mound City*† ..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah* ..... Harrison	See Bethany.
▲Mt. Vernon*† .. Lawrence	Henry Brumback.
Nelson*† ..... Saline	Wm. D. Bush.
▲Neosho*† ..... Newton	GEORGE HUBBERT.
▲Nevada*† ..... Vernon	J. M. HULL.
Newark* ..... Knox	See Edina.
New Cambria*† .. Macon	BERT D. NARTONI.
New Florence*† .. Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*† .. Franklin	See Washington.
▲New London*† ..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*† ..... Sullivan	See Trenton.
Niangua*† ..... Webster	See Marshfield.
Norborne*† ..... Carroll	Sidney Miller.
Novelty* ..... Knox	W. N. Doyle.
Oak Grove*† ... Jackson	See Blue Springs.
Odessa*† ..... Lafayette	N. M. Houx.
Olean*† ..... Miller	See Tuscumbia.
▲Oregon* ..... Holt	T. C. DUNGAN.
Oronogo*† ..... Jasper	See Webb City.
Orrick*† ..... Ray	See Richmond.
Osborn*† ..... DeKalb	P. M. Hatch.
▲Osceola*† ..... St. Clair	Mann & Daniel.
Osgood*† ..... Sullivan	See Milan.
Otterville*† ..... Cooper	Thomas J. Starke.
▲Ozark*† ..... Christian	W. A. LONG
Pacific*† ..... Franklin	See Washington.
▲Palmyra*† ..... Marion	W. M. BOULWARE.
▲Paris*† ..... Monroe	J. R. REYNOLDS.
Parkville*† ..... Platte	James Brown.
Parnell*† ..... Nodaway	See Sheridan.
Pattonsburg*† ... Daviess	T. A. Gaines.
Paxe* ..... Lawrence	See Mt. Vernon.
Perry*† ..... Ralls	See Hannibal.
▲Perryville*† ..... Perry	EDWARD ROBB.
Piedmont*† ..... Wayne	DURHAM & DAVIS.
Pierce City*† .. Lawrence	F. C. Johnston.
Pilotgrove*† ..... Cooper	See Boonville.
▲Pineville* ..... McDonald	J. A. Sturges.
▲Platte City*† ..... Platte	N. B. Anderson.
▲Plattsburg*† ..... Clinton	E. C. HALL.
Pleasant Hill*† ..... Cass	GEORGE W. BRUCE.
Polo*† ..... Caldwell	F. B. Klepper.
▲Poplarbluff*† ..... Butler	PHILLIPS & PHILLIPS.
Portland*† ..... Callaway	See Fulton.
▲Potosi*† ..... Washington	E. M. Dearing.
Powersville*† ..... Putnam	F. C. Wickles.
▲Princeton*† ..... Mercer	IRA B. HYDE & SON.
Purdin*† ..... Linn	See Laclede.
Puxico*† ..... Stoddard	See Bloomfield.
Queen City*† .. Schuyler	W. M. Saxbury.
Quitman*† ..... Nodaway	A. Collins.
Ravanna* ..... Mercer	See Princeton.
Ravenwood*† .. Nodaway	See Sheridan.
Raymore*† ..... Cass	See Harrisonville.
Rea*† ..... Andrew	See Savannah.
Republic*† ..... Greene	Mooneyham & Mooneyham.
Rhineland*† Montgomery	See Hermon.
Rich Hill*† ..... Bates	TEMPLETON & HALES.
Richland*† ..... Pulaski	S. J. Manes.
▲Richmond*† ..... Ray	C. T. GARNER.
Ridgeway*† .... Harrison	See Bethany.
Rocheport*† ..... Boone	See Boonville.
▲Rockport*† .... Atchison	Hunt & Bailey.
Rockville*† ..... Bates	W. E. Heyle.
Rogersville*† ... Webster	See Marshfield.
▲Rolla*† ..... Phelps	T. M. JONES.
Rosendale*† ..... Andrew	See Savannah.
Rothville*† ..... Chariton	See Keytesville.
Russellville*† ..... Cole	See Jefferson City.
Rutledge*† ..... Scotland	See Memphis.
▲Salem*† ..... Dent	L. Judson.
Salisbury*† ..... Chariton	W. S. STOCKWELL.
Sarcoxie*† ..... Jasper	D. M. Roper.
▲Savannah*† ..... Andrew	WILLIS G. HINE.
Schell City*† ..... Vernon	See Nevada.
▲Sedalia*† ..... Pettis	JAMES T. MONTGOMERY.
Seneca*† ..... Newton	R. J. Balch.
Seymour*† ..... Webster	A. H. Davis.
Shelbina*† ..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville* ..... Shelby	P. B. Dunn.
Sheldon*† ..... Vernon	J. P. Jones & Son.
Sheridan*† ..... Worth	See Grant City.
Sikeston*† ..... Scott	J. W. Moore.
Silex*† ..... Lincoln	See Troy.
Skidmore*† .... Nodaway	W. M. Howden.
Slater*† ..... Saline	C. P. STARTS.
Smithton*† ..... Pettis	See Sedalia.
Smithville*† ..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph† Buchanan	See St. Joseph.
So.-West City* McDonald	See Pineville.
Sparta*† ..... Christian	See Ozark.
Spickard*† ..... Grundy	J. A. Denslow.
▲Springfield*† .... Greene	WHITE & McCAMMON.
Stanberry*† ..... Gentry	C. A. RATCLIFFE.
▲Steelville*† .... Crawford	A. H. Harrison.
▲Ste. Genevieve*† S.Genev.	E. A. ROZIER.
Stewartsville*† .. De Kalb	J. H. Williams.
▲St. Charles*† .. St. Charles	R. C. HAENSSLER.
St. James*† ..... Phelps	See Rolla.
▲St. Joseph*† .. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*† ..... St. Louis	ABBOTT & EDWARDS, 519 N. Fourth St. Attorneys for R. G. Dun & Co. Refer to any bank in St. Louis.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR, Counsel for Continental National Bank.
▲Stockton* ..... Cedar	JAMES MASTERS.
Stotts City* .... Lawrence	D. B. Jones.
Stoutsville*† ..... Monroe	See Paris.
Sturgeon*† ..... Boone	Thomas C. Carter.
Sullivan*† ..... Franklin	Charles E. Farrar.
Sumner*† ..... Chariton	See Keytesville.
Sweet Springs*† ... Saline	ROBERT FULKERSON.
Tarkio*† ..... Atchison	L. G. POPE.
Thayer*† ..... Oregon	S. M. Meeks.
Tina*† ..... Carroll	George D. Williams.
Tipton*† ..... Moniteau	W. F. Quigley.
▲Trenton*† ..... Grundy	HUGH C. SMITH.
Triplett*† ..... Chariton	See Keytesville.
▲Troy*† ..... Lincoln	R. S. Sutton.
Turney*† ..... Clinton	See Plattsburg.
▲Tuscumbia*† ..... Miller	L. N. Musser.
▲Union*† ..... Franklin	Charles F. Gallenkamp.
Union Star*† .... De Kalb	Henry Boone.
▲Unionville*† .... Putnam	D. F. CALFEE.
Urich*† ..... Henry	J. A. Overbey.
▲Vanburen*† ..... Carter	Daniel Huett.
Vandalia*† ..... Audrain	W. W. Botts.
Verona*† ..... Lawrence	See Monett.
▲Versailles*† ..... Morgan	WM. FORMAN.
▲Vienna* ..... Maries	John W. Terrill.
Walker*† ..... Vernon	See Nevada.
Walnut Grove*† . Greene	W. H. Davis.
▲Warrensburg*† . Johnson	EWING COCKRELL.
▲Warrenton*† .... Warren	Peers & Morsey.
▲Warsaw*† ..... Benton	H. P. Lay.
Washington*† .. Franklin	Jesse H. Schaper.
Watson*† ..... Atchison	See Rock Port.
Waverly*† ..... Lafayette	E. M. Edwards.
Wayland*† ..... Clark	See Kahoka.
▲Waynesville* ..... Pulaski	W. H. Locker.
Weatherby*† .... DeKalb	See Maysville.
Weaubleau*† .... Hickory	Theodore Huett.
Webb City*† ..... Jasper	REDDING & OWEN.
Wellington*† .. Lafayette	See Lexington.
Wellsville* . Montgomery	Barker & Shackelford.
Wentzville*† . St. Charles	Charles J. Walker.
Westboro*† ..... Atchison	J. W. Peck.

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Town and County.	Name.
Weston* ..... Platte	Charles H. Hillix.
▲West Plains*†..... Howell	C. L. COYNER.
Wheatland*..... Hickory	Wm. D. Harryman.
Wheeling*† ... Livingston	See Chillicothe.
Willow Springs*† Howell	A. MULLINIX.
Windsor*† ..... Henry	James P. Allen.
Winfield*† ..... Lincoln	W. H. Jackson.
Winigan* ..... Sullivan	See Greencastle.
Winston*† ..... Daviess	See Gallatin.
Wyaconda*† ..... Clark	See Kahoka.
Xenia ..... Putnam	See Unionville.

MONTANA.

Town and County.	Name.
▲Anaconda*†. Deer Lodge	GEORGE B. WINSTON.
Belt*† ..... Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch
▲Billings*†... Yellowstone	O. F. GODDARD.
▲Boulder*† ..... Jefferson	George F. Cowan.
▲Bozeman*† ..... Gallatin	LUCE & LUCE.
Bridger ..... Carbon	See Red Lodge.
▲Butte*† ..... Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau* ..... Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge...*†Deerlodge	Edward Scharnikow.
▲Dillon*†.... Beaver Head	JOHN G. WILLIS.
Forsyth*† ..... Custer	See Miles City.
▲Fort Benton*†... Choteau	B. L. Powers.
▲Glasgow*† ..... Valley	J. J. Kerr.
Glendale* ... Beaver Head	See Dillon.
▲Glendive*† ..... Dawson	Thomas C. Holmes.
▲Greatfalls*† ..... Cascade	SAM'L STEPHENSON.
▲Hamilton*† ..... Ravalli	Charles M. Crutchfield.
¶▲Helena*† .... Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*† ..... Flathead	Sanford & Grubb.
▲Lewistown*† ..... Fergus	W. M. Blackford.
▲Livingston* ..... Park	A. P. STARK.
▲Miles City*†..... Custer	J. H. JOHNSTON.
▲Missoula*†..... Missoula	THOMAS G. MARSHALL.
Kelhart*† ..... Cascade	Richard Bennett.
▲Phillipsburg*†.. Granite	W. E. MOORE.
Red Bluff ..... Madison	See Virginia City.
▲Red Lodge*† ..... Carbon	George W. Pierson.
Sandcoulee*†.... Cascade	See Great Falls.
Stevensville*†.... Ravalli	GEORGE T. BAGGS.
Stockette ..... Cascade	See Great Falls.
▲Townsend*†. Broadwater	F. X. DOLENTY.
Twin Bridges*▲.. Madison	See Virginia City.
▲Virginia City*† .. Madison	L. L. Callaway.
▲White SulphurSpgs*Mghr	M. WATERMAN.
Wibaux*† ..... Dawson	See Glendive.

NEBRASKA.

Town and County.	Name.
Adams*† ..... Gage	See Beatrice.
▲Ainsworth*†..... Brown	P. D. McANDREW.
▲Albion*† ..... Boone	J. A. Price.
Alexandria*†..... Thayer	See Hebron.
Allen*† ..... Dixon	See Randolph.
Alliance*† ..... Boxbutte	Wm. Mitchell.
▲Alma*† ..... Harlan	THOMAS L. PORTER.
Ansley*† ..... Custer	Judson C. Porter.
Arapahoe*† ..... Furnas	J. H. Mooney.
Arcadia*† ..... Valley	John Wall.
Arlington*†. Washington	W. S. Cook.
Ashland*† ..... Saunders	W. B. CLARK.
Ashton*† ..... Sherman	See Loup City.
Atkinson*† ..... Holt	A. Scarly.
▲Auburn*† ..... Nemaha	G. B. BEVERIDGE.
▲Aurora*† ..... Hamilton	FRANK COYKENDALL.
Avoca*† ..... Cass	C. E. Tefft.
Axtell*† ..... Kearney	See Minden.
Bancroft*† ..... Cuming	H. L. Keefe.
Barnston*† ..... Gage	See Blue Springs.
▲Bartlett*..... Wheeler	Bishop & Anderson.
Bartley*†..... Redwillow	See McCook.
▲Bassett*†..... Rock	J. A. Douglas.
Battlecreek*†... Madison	See Norfolk.
Bayard* ..... Cheyenne	See Geering.
Bazile Mills*..... Knox	See Creighton.
▲Beatrice*† ..... Gage	HAZLETT & JACK.
▲Beaver City*†.... Furnas	Kelley & Keyes.
Beaver Crossing*† S'w'rd	Horney & Evans.
Beemer*†..... Cuming	See West Point.
Belden*† ..... Cedar	See Randolph.
Bellwood*† ..... Butler	See David City.
Belvidere*† ..... Thayer	See Hebron.
Benedict*† ..... York	See York.
▲Benkelman*† .. Dundy	James & Eberhart.
Bennett*†..... Lancaster	W. A. Hartley.
Bennington*†.... Douglas	H. B. Waldron.
Berlin*†..... Otoe	See Nebraska City.
Bertrand*†..... Phelps	R. J. Ahara.
Bigspring*†..... Deuel	See Ogallala.
▲Blair*† ..... Washington	WALTON & MUMMERT.
Bloomfield*†..... Knox	W. De Funk.
▲Bloomington*†. Franklin	A. H. Byrum.
Blue Hill*†..... Webster	R. A. †IMPSON.
Bluespringes*† ..... Gage	C. S. Otis.
Boelus*†..... Howard	S. A. Robinson.
Bradshaw*† ..... York	John A. Brumsey.
Brainard*† ..... Butler	A. K. Smith.
▲Brewster* ..... Blaine	E. H. Riggs.
Brock*†..... Nemaha	See Auburn.
▲Broken Bow*†.... Custer	J. R. DEAN.
Bromfield*†..... Hamilton	William Glover.
Bruning*† ..... Thayer	See Hebron.
Brunow*† ..... Butler	See David City.
Burchard*†..... Pawnee	Henry Matters.
Burr*† ..... Otoe	See Douglas.
▲Burwell*† ..... Garfield	See Ord.
▲Butte* ..... Boyd	WEBSTER A. GOBLE.
Callaway*†..... Custer	R. E. Bregs.
Cambridge*†..... Furnas	S. O. Simonds.
Campbell*†..... Franklin	Sheppard & Black.
Carleton*†..... Thayer	V. O. Rewick.
Carroll*† ..... Wayne	See Wayne.
Cedarbluffs*†.. Saunders	See Wahoo.
Cedar Rapids* ..... Boone	E. L. Sargent.
▲Central City*†... Merrick	P. S. HEATON.
Ceresco*† ..... Saunders	See Wahoo.
▲Chadron*† ..... Dawes	A. W. CRITES.
▲Chappell*† ..... Deuel	E. D. Hamilton.
Chester*†..... Thayer	See Hebron.
Clarks*†..... Merrick	See Central City.
Clarkson*†..... Colfax	See Leigh.
Clatonia*† ..... Gage	See Cortland.
▲Clay Center*† ..... Clay	AMBROSE C. EPPERSON.
Cody*†..... Cherry	See Valentine.
Coleridge*†..... Cedar	See Randolph.
Colon*† ..... Saunders	See Wahoo.
▲Columbus*† ..... Platte	McALLISTER & CORNELIUS
Concord*† ..... Dixon	See Ponca.
Cook*†..... Johnson	See Tecumseh.
Cordova*† ..... Seward	See Seward.
Cortland*†..... Gage	F. A. Burling.
Cozad*† ..... Dawson	J. S. GOOD.
Crab Orchard*† Johnson	E. B. Lafin.
Craig*†..... Burt	See Tekamah.
Crawford*† ..... Dawes	W. H. Fanning.
Creighton*†..... Knox	O. W. Rice.
Creston*†..... Platte	J. T. Morris.
Crete*†..... Saline	FAYETTE I. FOSS.
Culbertson*†. Hitchcock	L. H. Blackledge.
Curtis*†..... Frontier	W. H. Latham.
Dakota*†..... Dakota	F. A. WOOD.
Danbury*† .. Redwillow	See Indianola.
Dannebrog*† .... Howard	Rasmus Hannibal.
Davenport*† ..... Thayer	M. S. Gray.
▲David City*† ..... Butler	HASTINGS & HALL.
Dawson*†.... Richardson	See Falls City.
Daykin*†..... Jefferson	See Fairbury.
Decatur* ..... Burt	Thos. R. Ashley.
De Witt*†..... Saline	See Wilber.
Diller*†..... Jefferson	See Fairbury.
Dixon*†..... Dixon	See Ponca.
Dodge*†..... Dodge	G. W. Ross.
Doniphan*†..... Hall	See Grand Island.
Dorchester*†..... Saline	See Crete.
Douglas*†..... Otoe	Charles H. Marshall.
Dubois*†..... Pawnee	See Pawnee City.
Dunbar*† ..... Otoe	B. S. Littlefield.
Eagle*†..... Cass	See Lincoln.
East Omaha..... Douglas	See Omaha.
Edgar*† ..... Clay	Christy & Baden.
Elba*† ..... Howard	See St. Paul.
Elgin*†..... Antelope	See Oakdale.
Elk Creek*†..... Johnson	See Tecumseh.
Elkhorn*†..... Douglas	See Waterloo.
Elm Creek*†..... Buffalo	See Kearney.
Elmwood*† ..... Cass	W. D. Dermie.
Elsie*†..... Perkins	M. L. Read.
▲Elwood*†..... Gosper	A. M. White.
Emerson*†..... Dixon	J. Leonard.
Eustis*†..... Frontier	See Curtis.
Exeter*†..... Fillmore	See Geneva.
▲Fairbury*†..... Jefferson	C. H. DENNEY.
Fairfield*†..... Clay	J. L. Epperson & Son.
Fairmont*†..... Fillmore	See Geneva.
Falls City*†.. Richardson	J. R. WILHITE.
Farnam*†..... Dawson	See Elwood.
▲Filley*†..... Gage	See Crab Orchard.
Firth*†..... Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*†..... Franklin	H. Whitmore.
▲Fremont*†..... Dodge	COURTRIGHT & SIDNER. Refer to First National Bank.
Friend*†..... Saline	J. Palmer.
▲Fullerton*†..... Nance	W. F. Critchfield.
▲Gandy*..... Logan	See North Platte.
▲Geneva*†..... Fillmore	FRANK W. SLOAN.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Ladd.
Gothenburg*† ... Dawson	J. M. Elingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† .. Hall	CHARLES G. RYAN.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guiderock*† .... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	J. E. Gillmore.
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh.
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† .. Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Redwillow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT
Kenesaw*† ..... Adams	S. H. Smith.
Kennard*† .. Washington	See Blair.
▲Kimball*† ..... Kimball	J. J. Kinney.
Laurel*† ..... Cedar	F. P. Voter.
Lawrence*† .... Nuckolls	See Nelson.
Lebanon*† .. Redwillow	See Indianola.
Leigh*† ..... Colfax	W. H. Carleton.
▲Lexington*† ..... Dawson	E. A. COOK.
Liberty*† ..... Gage	See Beatrice.
¶▲Lincoln*† .... Lancaster	F. A. BOEHMER, 1041 O Street. Refers to Columbia and First National Banks.
" ..... "	J. H. BROADY, Burr Block. Refers to Columbia Nat. Bk.
" ..... "	STEPHEN L. GEISTHARDT, Burr Block. Refers to Clark & Leonard Investment Co.
" ..... "	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† ..... Platte	Edw. A. Brodboll.
Linwood*† ..... Butler	See David City.
Litchfield*† ..... Sherman	See Loup.
Lodgepole*† .... Cheyenne	See Sidney.
Longpine*† ..... Brown	J S. Davisson.
Loomis*† ..... Phelps	Thomas L. Doherty.
Louisville*† ..... Cass	See Plattsmouth.
▲Loup*† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	N. D. BURCH.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† ..... Madison	WILLIS E. REED.
Madrid*† ..... Perkins	See Grant.
Malmo*† ..... Saunders	See Wahoo.
Marquette*† .... Hamilton	See Aurora.
Mason City*† ..... Custer	See Ansley.
Maywood*† ..... Frontier	See Stockville.
▲McCook*† .... Redwillow	C. E ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
MeadowGrove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.

Town and County.	Name.
Milford*† ..... Seward	T. A. Healey.
▲Millard*† ..... Douglas	J. O. Detweller.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† ..... Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morseblufft*† ... Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R. Neltzel.
Murray*† ..... Cass	See Plattsmouth
▲Nebraska City*† .... Otoe	JOHN C. WATSON.
Nehawka*† .. Cass	See Weeping Water.
▲Neligh*† ..... Antelope	Charles H. Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle*† ..... Dixon	See Ponca.
Newman Grove*† Madi'n	A. A. Randall.
Newport*† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*† ..... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	H. S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	BALDRIDGE & DE BORD, First Nat'l Bank Bldg. Attorneys for U. S. National Bank.
" ..... "	BARLETT, DUNDEY & MARTIN, 512 N. Y. Life Building. Refer to First N. Bk., Chicago.
" ..... "	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	E. G. McGILTON, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	O'NEILL & GILBERT, U. S. Nat. Bank Bldg. References, U. S. and Union Nat. Banks.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† ..... Antelope	See O'Neill
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Pallsade*† ..... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*† ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	T. A. Hagaman.
▲Pawnee City*† .... Pawnee	G. E. BECKER.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	J. A. WILLIAMS.
Platte Center*† ..... Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† ..... Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Witale.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† ..... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† ..... Sheridan	C. L. DAVIS.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† ..... Fillmore	C. W. Price & Co.
Shubert*† .... Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† .... Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
South Bend*†..... Cass	See Greenwood
South Omaha*† .Douglas	See Omaha.
Spencer*..... Boyd	Sanford Parker.
Springfield*†... Sarpy	See Papillion.
▲Springview*.... Keyapaha	C. E. Lear.
Stamford*†..... Harlan	See Orleans.
▲Stanton*†..... Stanton	A. A. KEARNEY.
Staplehurst*†.... Seward	See Seward.
St. Edward*†..... Boone	J. E. Wilson.
▲St. Paul*†..... Howard	B. D. HAYWARD.
Steinauer*†..... Pawnee	See Pawnee City.
Stella*†..... Richardson	See Falls City.
Sterling*†..... Johnson	E. R. Hitchcock.
▲Stockville* ..... Frontier	L. H. Cheney.
Strang*†..... Fillmore	G. D. Mathewson.
Stratton*†.... Hitchcock	C. W. Shurtleff.
Stromsburg*† ..... Polk	E. E. Stanton.
Stuart*†..... Holt	J. A. Rice.
Sumner*†..... Dawson	See Lexington.
Superior*†..... Nuckolls	C. E. Adams.
Surprise*†..... Butler	See David City.
Sutherland*†.... Lincoln	See North Platte
Sutton*†..... Clay	E. E. Hairgrove.
Swanton*†..... Saline	See Wilber.
Syracuse*†..... Otoe	J. W. EATON.
Tablerock*†.... Pawnee	See Pawnee City.
Talmage*†..... Otoe	D. W. Livingston.
▲Taylor* ..... Loup	C. I. Bragg.
▲Tecumseh*† .... Johnson	S. P. DAVIDSON.
▲Tekamah*† ..... Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†..... Thomas	John H. Evans.
Tilden*†..... Madison	F. L. Putney.
Tobias*†..... Saline	See Fairbury.
▲Trenton*† .... Hitchcock	W. O. Robinson.
▲Tryon..... McPherson	See North Platte.
Ulysses*†..... Butler	C. M. Skiles.
Unadilla*†..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†..... Seward	H. M. Coleman.
▲Valentine*†..... Cherry	F. M. Walcott.
Valley*†..... Douglas	See Omaha.
Valparaiso*†... Saunders	See Wahoo.
Verdigris*..... Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†..... York	See York.
▲Wahoo*†..... Saunders	M. NEWMAN.
Wakefield*†..... Dixon	J. H. Brown.
Wallace*†..... Lincoln	See Grant.
Wauneta*†..... Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†..... Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†... Cass	A. L. Timblin.
Western*†..... Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†.... Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dailey.
Wilsonville*†.... Furnas	See Beaver City.
Winside*†..... Wayne	H. E. Simons.
Wisner*†..... Cuming	Oliver Oleson.
Woodlake*†..... Cherry	See Valentine.
Wood River*†..... Hall	O M. Quackenbush.
Wymore*†..... Gage	A. D. McCandless.
▲York*†..... York	BATES & KIRKPATRICK.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*†..... Lander	W. D. Jones.
▲Belmont* ..... Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*†.. Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*..... White Pine	Frank X. Murphy.
▲Eureka*†..... Eureka	P. Breen.
Gardnerville*.... Douglas	See Genoa.
▲Genoa*..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*†..... Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater..... Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†.... Washoe	See Reno.
▲Winnemucca*† Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Town and County.	Name.
▲Alton*†..... Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†..... Grafton	Dearborn & Chase.
Canaan*†..... Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.... Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†.. Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. E. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†.. Cheshire	See Peterboro.
Epping*†.... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†.. Strafford	Samuel S. Parker.
Fitzwilliam*†.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†.... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls†..... Strafford	See Somersworth.
Greenville*†.. Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†..... Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	JOHN E. ALLEN.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†..... Belknap	Hibbard & Hibbard.
▲Lancaster*†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†..... Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batcheller.
▲Manchester*†.. Hillsboro	CYRUS H. LITTLE.
Meridith*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†. Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†... Merrimack	E. A. Lane.
▲Plymouth*†..... Grafton	Burleigh & Adams.
▲Portsmouth*† Rockingham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*†... Strafford	LESLIE P SNOW.
Salmon Falls*† Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee*..... Sullivan	George Dodge.
Suncook*†... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Bellows.
Troy*†..... Cheshire	See Keene
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*†..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†.... Grafton	Scott Sloane.

NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*†..... Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†.Atlantic	HARRY WOOTTON.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*†..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†..... Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†.. Hudson	See Bayonne.
Beverly*†..... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*†..... Morris	J. S. Salmon.
Bordentown*†Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†. Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†. Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†..... Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†.Cape M	J. M. E. Hildreth.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*† Cumberland	B. T. Powell.
Chatham*†..... Morris	A. PHILETUS KONKLE.
Clayton*†..... Gloucester	See Woodbury.
Clinton*†..... Hunterdon	See Flemington.
Closter*†† ..... Bergen	C. B. Harvey.
Collingswood*●..Camden	See Camden.
Cramer Hill†.... Camden	See Camden.
Cranbury† ..... Middlesex	A. S. Appelget.
Cranford*†..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*†..... Morris	B. W. ELLICOTT.
East Orange*† ..... Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*†Atlan.	A. Stephany.
▲Elizabeth*†..... Union	P. H. GILHOOLY.
Elmer*†..... Salem	Abram Cochran.
Englewood*†..... Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*†Hunterdon	WILLARD C. PARKER.
Fort Lee*..... Bergen	See Hoboken.
Franklin*● ..... Essex	See Newark.
▲Freehold*†...Monmouth	FRANK P. McDERMOTT.
Frenchtown*†Hunterd'n	L. D. Hagaman.
Glassboro*† Gloucester	See Woodbury.
Gloucester City*†Camd'n	See Camden.
Guttenburg*†..... Hudson	See Hoboken.
▲Hackensack*●.. Bergen	JAMES M. VAN VALEN.
Hackettstown*† Warren	J. C. Allen.
Haddonfield*†...Camden	Chas. R. Stevenson.
Hammonton*† ...Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*†.... Mercer	R. M. J. SMITH.
Hoboken*†..... Hudson	RUSS & HEPPENHEIMER.
Hopewell*†..... Mercer	John S. Van Dike.
Irvington *†..... Essex	See Newark.
Jamesburg*† . Middlesex	See New Brunswick.
▲Jersey City*†.... Hudson	FRANK P. McDERMOTT, 17 Exchange Place. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, Second National Banks, N. J. Title Guarantee & Tr. Co., and Commercial Tr. Co.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney†..... Hudson	See Jersey City.
Keyport*†.... Monmouth	B. B. Ogden.
Lakewood*†..... Ocean	T. J. R. Brown.
Lambertville*† Hunter'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	HENRY S. TERHUNE.
Madison*†..... Morris	C. A. Rathbbun.
Manasquan*†. Monmouth	H. H Wainright.
Matawan*† . Monmouth	See Long Branch.
▲May's Landing*†Atlantic	See Atlantic City.
Medford*† ...Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Millburn*† ..... Essex	See Orange.
Millville*† . Cumberland	Martin W. Lane.
Montclair*† ..... Essex	EDWIN B. GOODELL.
Moorestown*†Burlingt'n	S. K. Robbins.
▲Morristown*† ..... Morris	GUY MINTON.
▲Mount Holly*†Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*†..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER, VAN LIEW & BROWER. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
" ..... "	JOHN R. HARDIN. Refers to National State Bank.
▲New Brunsw'k*† .Mid'sx	HOWARD A. REYNOLDS.
New Durham*† ..Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*† ..Cape May	A. A. Howell.
Ocean Grove*†Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*†..... Warren	See Belvidere.
Palmyra*† ..... Burlington	See Burlington.
Passaic*† ..... Passaic	JOSEPH M. GARDNER.
▲Paterson*† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*†...Gloucester	See Woodbury.
Pemberton*†..Burlington	See Mt. Holly.
Penn Grove*†..... Salem	See Salem.
Pennington*† ..... Mercer	T. D. Durling.
Perth Amboy*†Middlesex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	SMITH & BRADY.
Plainfield*†..... Union	CHARLES A. REED.
Pleasantville*†..Atlantic	See Atlantic City.
Point Pleasant*†..Ocean	Thomas Curtis.
Princeton*†..... Mercer	FERGUS A. DENNIS.
Rahway*†..... Union	LESLIE LUPTON.
Raritan*†..... Somerset	See Somerville.
Redbank*†.. Monmouth	EDMUND WILSON
Ridgewood*†.....Bergen	Cornelius Doremus.
Riverside*†... Burlington	See Burlington.
Rockaway*†..... Morris	John F. Stickle.
Rutherford*† .....Bergen	ADDISON ELY.
▲Salem*†..... Salem	JONATHAN W. ACTON.
Seabright*†... Monmouth	See Atlantic Highlands.
Sea Isle City*†..Cape May	Thos. W. Sudlum.
▲Somerville*†... Somerset	JAMES J. BERGEN.
South Amboy*†Middlesx	See Perth Amboy.
South Orange*†... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*†..... Union	LEROY A. GIBBY.
Swedesboro*†Gloucester	Edgar Shivers.
▲Toms River*†..... Ocean	J. W. Carmichael.
Town of Union†..Hudson	See Hoboken.
¶▲Trenton*†..... Mercer	FREDERIC R. BRACE, Jr. Refers to Broad Street National Bank.
" ..... "	JOHN G. HOWELL. Refers to all Banks and Trust Companies in Trenton.
" ..... "	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*†..... Ocean	See Toms River.
Union*†..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*†..Cumberland	HENRY S. ALVORD.
Washington*†... Warren	OSCAR JEFFERY.
Weehawken*†.... Hudson	See Hoboken.
Westfield*†..... Union	See Elizabeth.
West Hoboken*†Hudson	A. A. Rich.
West New York . Hudson	See Hoboken.
Woodbridge*† Middlesex	See Rahway.
▲Woodbury*†. Gloucester	DAVID O. WATKINS.
Woodstown*†..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*●.....Otero	William A. Hawkins.
▲Albuquerque*†Bernalillo	E. L. MEDLER.
▲Aztec*..... ....San Juan	Robert C. Prewitt.
▲Carlsbad*†..... .....Eddy	FREEMAN & CAMERON.
▲Clayton*†† ....Union	O. T. Toombs.
Deming*††..... .....Grant	S. M. Ashenfelter.
East Las Vegas*†.SanMig'l	A. A. Jones.
Eddy..... .....Eddy	See Carlsbad.
Gallup*†..... .....Bernalillo	L. L. Henry.
▲Hillsboro* ....Sierra	A. B. Elliott.
▲LasCruces*†. Donna Ana	BONHAM & LLEWELLYN.
▲LasVegas*†.. San Miguel	W. G. HAYDEN.
▲Lincoln*..... .....Lincoln	E. W. HULBERT.
▲Los Lunas*†..... .....Valencia	See Albuquerque.
Magdalena*†.... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲PuertodeLuno*Guadalo'p	See Las Vegas.
Raton*†..... .....Colfax	CHARLES SPRINGER.
▲Roswell*†..... .....Chaves	Alexander J. Nisbet.
SanMarcial*†.... Socorro	See Socorro.
¶▲Santa Fe*†† .... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*†..... .....Grant	BARNES & APPEL.
▲Socorro*†† ....Socorro	W. H. WINTER.
Springer*†† ....Colfax	H. Seaberg.
▲Taos*..... .....Taos	See Las Vegas.
▲Tierra Amarilla.RioAr'ba	See Santa Fe.
Whiteoaks*.. .....Lincoln	Watson & Lund.

NEW YORK.

Adams*†..... Jefferson	A. F. & T. F. Saunders.
Addison*†..... Steuben	DELMAR M. DARRIN.
Afton*†..... Chenango	George A. Haven.
Akron*†..... Erie	Paxton & Paxton.
¶▲Albany*†..... Albany	WILLIAM LANSING, General Corporation and Mercantile Law Practice.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Attorneys for National Commercial Bank
▲Albion*† ..... Orleans	SIGNOR & WAGE.
Alfred*..... Allegany	See Hornellsville.
Allegany*†..Cattaraugus	W. C. Overton.
Amenia*† ..... Dutchess	George H. Swift.
Amityville*†..... Suffolk	S. P. Hildreth.
Ameterdam*†..... Montg'y	NISBET & HANSON.
Andes*..... Delaware	B. Johnson.
Andover*† ..... Allegany	CLAYTON L. EARLEY.
Angelica*† ..... Allegany	D. D. Dickinson.
Antwerp*● ..... Jefferson	John C. Trolan.
Arcade*† ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B. Conway.
Attica*†..... Wyoming	O. H. & W. E. Hopkins.
▲Auburn*†† ..... Cayuga	AMASA J. PARKER.
Aurora*†† ..... Cayuga	John A. Hudson

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Town and County.	Name.
Avoca*† ..... Steuben	E. W. Bozard.
Avon*† ..... Livingston	Wm. Carter.
Babylon*† ..... Suffolk	J. R. Reid.
Bainbridge*†..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*† ..... Steuben	REUBEN R. LYON.
Bay Shore*† ..... Suffolk	E. S. Monbray.
Belfast*† ..... Allegany	See Angelica.
▲Belmont*† ..... Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	R. A. GUNNISON.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*† ..... Putnam	A. J. Miller.
Brocton*† ...Chautauqua	F. C. Lewis.
Brockport*† ..... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N A. Crumb.
▲Brooklyn*† ..... Kings	Bergen & Dykman.
▲Buffalo*† ..... Erie	NILES C. BARTHOLOMEW, 1106 Prudential Bldg. Refers to Columbia National Bank and German-American Bank.
" ..... "	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	FREDERICK HOWARD, 936 Ellicott Sq. Refers to Marine Bank and Commercial Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*† Washingt'n	Westfall & Hill.
Camboen*† ..... Onedia	P. H. FITZGERALD.
Campbell*† ..... Steuben	See Corning.
Canajoharie*† .. Montg'y	H. L. Huston.
▲Canandaigua*† .. Ontario	HOMER J. REED.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† ..... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† ..... Putnam	George E. Anderson.
Carthage*† ..... Jefferson	FRANK T. EVANS.
Castile*† ..... Wyoming	E. B. Windsor.
Castleton*† ...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† ..... Madison	M. H. Kiley.
Champlain*† ..... Clinton	W. H. Dunn.
Chateaugay*† .. Franklin	A. B. Cooney.
Chatham*† ..... Columbia	McCLELLAN & DARDESS.
Cherry cr'k*† .Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Mellick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*† .....Monroe	See Brockport.
Cincinnatus*• ...Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† ..... Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*† ...Schoharie	C. H. Holmes.
Cohocton*† ..... Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG
Cold Spring*† ..... Putnam	W. H. Haldane.
Collegepoint*† ..... Queens	Wm. Sutter.
▲Cooperstown*† ...Otsego	Charles T. Brewer.
Corning*† ..... Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*† .Orange	Daniel E. Pope.
▲Cortland*† ..... Cortland	DOUGHERTY & MILLER.
Coxsackie*† ..... Greene	See Catskill.
Crown Point*† ..... Essex	See Port Henry.
Cuba*† ..... Allegany	J. C. Leggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ...Cattaraugus	N. M. Allen.
▲Delhi*† ..... Delaware	Wagner & Fisher.
Depew*† ..... Erie	See Lancaster.
Deposit*† ..... Broome	C. E. Scott.
Deruyter*† ..... Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*† ...Herkimer	Geo. P. Ward.

Town and County.	Name.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† ..... Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville *† .....Chenango	S. B. Cloyes.
East Aurora *† ..... Erie	FRANK R. WHALEY.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† ..... Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† ..... Ulster	G. G. & J. B. Keeler.
Ellicottville*†Cattar'gus	J. O. CLARK.
Ellington*.... Chautauqua	See Jamestown.
▲Elmira*† ..... Chemung	HERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† ..... Madison	See Morrisville.
Fairport*† ..... Monroe	See Rochester.
Farmer*† ..... Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*† Onondaga	Clarence Austin.
Fillmore*† ..... Allegany	R. L. Richardson.
Fishkill*† ..... Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† ..... Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*† . Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*† ...Herkimer	H. H. Ingham.
Franklin*† ..... Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† ..... Nassau	George Wallace.
Friendship*† ...Allegany	A. L. Elliott.
Fulton*† ..... Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*† .. Wyoming	See Warsaw.
▲Geneseo*† ..... Livingston	JOHN R. STRANG.
Geneva*† ..... Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† .....Otsego	See Cooperstown.
Glencove*† ..... Nassau	E. T. Payne.
Glens Falls*† ..... Warren	A. J. CHERITREE.
Gloversville*† ..... Fulton	BAKER & BURTON.
▲Goshen*† ..... Orange	J. W. GOTT.
Gouverneur*† .St. Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .. Washington	S. E. Everets.
Greene*† ..... Chenango	M. F. Porter.
Greenport*† ..... Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*† ..... Tompkins	H. S. Hopkins.
Hamburg*† ..... Erie	Fayette Kelly.
Hamilton*† ..... Madison	Joseph Mason.
Hammondsport*† Steu'n	W. S. Drew.
Hancock*† ..... Delaware	Frank Taylor.
Hannibal*† ..... Oswego	D. D. Metcalf.
Havana ..... Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*• ..... Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	GEORGE H. BUNCE.
Hermitage* .... Wyoming	See Warsaw.
Hobart*† ..... Delaware	Edward O'Connor.
Holland*† ..... Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† ..... Orleans	H. O. Jones.
Homer*† ..... Cortland	E. L. Stone.
Honeoye Falls*† .Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*† .Steuben	BEARD & ALLEN.
Horseheads*† ..Chemung	D. C. Curtis.
▲Hudson*† ..... Columbia	ISAAC N. COLLIER.
Hume* ..... Allegany	E. E. & G. W. Harding.
Huntington*† ...Suffolk	THOMAS YOUNG.
Ilion*† ..... Herkimer	Thomas & A. D. Richardson.
▲Ithaca*† ..... Tompkins	G. B. DAVIS.
▲Jamaica*† ..... Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† .... Fulton	FRED LINUS CARROLL.
Jordan*† ..... Onondaga	John McLaughlin.
Keeseville*† ..... Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† ..... Ulster	EVERETT FOWLER.
LakeGeo Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† ..... Erie	H. B. Van Peyma.
Lansingburg*† .Rensse'r	H. N. GREENE.
Leroy*† ..... Genesee	W. H. Smith.
Liberty*† ..... Sullivan	D. S. Hill.
Lima*† ..... Livingston	H. H. Thompson.
Littlefalls*† . Herkimer	RAYMOND D. FULLER.
▲Little Valley*† .Cattar'us	Ernest H. Woodruff.
Livonia*† ..... Livingston	Charles Ward.
Locke*† ..... Cayuga	See Moravia.
▲Lockport*† ..... Niagara	W. H. & F. A. RANSOM.
Long Island City*† Qu'ns	MANLEY & WADLEY.
▲Lowville*† ..... Lewis	Fred. C. Schraub.
▲Lyons*† ..... Wayne	DWIGHT S CHAMBERLAIN.
Madrid*• ....St. Lawrence	F. J. Merriman.
▲Malone*† ..... Franklin	JOHN I. GILBERT.

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Town and County.	Name.
Mamaroneck*†Westc'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*†.. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*●.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†.....Niagara	G. F. Thompson.
Middletown*†.....Orange	DILL & COX.
Milford*● .....Otsego	J. V. Guernsey.
Millbrook*†.... Dutchess	See Poughkeepsie.
Millerton*†...:. Dutchess	Collins Sheldon.
Mineola*† .....Nassau	See Jamaica.
Mohawk*†..... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*† .....Cayuga	S. E. Day.
Morris*† .....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†.... Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†..Westc'ter	FRANK A. BENNETT.
Naples*† ..... Ontario	Lincoln & Lincoln.
Newark*† .....Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*†.....Orange	A. H. F. SEEGER.
▲New City*● ..... Rockland	See Spring Valley.
New Paltz*†..... Ulster	J. N. Vanderlyn.
Newport*† .... Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 49 Wall. Attorneys for Knauth, Nachod & Kuhne. bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice: commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affdavits, etc.
" ..... "	MILTON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.

Town and County.	Name.
▲New York City*† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	CHARLES R. DELMAGE.
Nineveh*† ..... Broome	See Deposit.
North Collins*†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B. Partridge.
N. Tonawanda*†. Niagara	WARNER & LINDSAY.
Northville*†.....Fulton	Lee S. Anibal.
▲Norwich*† ....Chenango	GEO. W. RAY.
Norwood*†. St. Lawrence	Willis J. Fletcher.
Nunda*†.....Livingston	E. C. Olney.
Nyack*† ..... Rockland	See Haverstraw.
Oakfield*†..... Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	MALBY & LUCEY.
Olean*† .....Cattaraugus	FRED L. EATON.
Oneida*† .....Madison	H. W. COLEY.
Oneonta*† .....Otsego	George M. Bristol.
▲Oswego*† .....Oswego	COON & BENTLEY.
▲Ovid*† .....Seneca	Benjamin Franklin
▲Owego*† .....Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*† .....Nassau	Herbert L. Fordham.
Painted Post*†..Steuben	See Corning.
Palmyra*† .....Wayne	H. R. DURFEE.
Parish*† .....Oswego	H. D. Nutting.
Patchogue*† ..... Suffolk	Walter H. Jaycox.
Pawling*†..... Dutchess	W. Downing.
Peekskill*† Westchester	CLIFFORD COUCH.
▲Penn Yan*† .....Yates	JOHN T. KNOX.
Perry*† .....Wyoming	Morris A. Lovejoy.
Phelps*† .....Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	J. F. Large.
Phœnix*† ..... Oswego	A. J. BROWN.
Pike* ..... Wyoming	G. S. Van Gorder.
Pine Plains*†..Dutchess	Frank Eno
▲Plattsburg*† .... Clinton	JOHN B. RILEY.
Poland*† ..... Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JEROME A. PECK.
Port Henry*†..... Essex	Rowe & Pyrke.
Port Jefferson*†. Suffolk	Thomas J Ritch, Jr.
Port Jervis*† .....Orange	C. E. CUDDEBACK.
Potsdam*†. St. Lawrence	A. X. PARKE†.
▲Poughkeepsie*†Dutchess	BENJ. M. FOWLER.
Prattsburg*● .....Steuben	James Flaherty.
Pulaski*† .....Oswego	S. C. HUNTINGTON.
Randolph*†. Cattaraugus	Crowley & Terry.
Redcreek*†..... Wayne	C. O. Peterson.
Red Hook*†.....Dutchess	J. W. Elseffer.
Rensselaer●...Rensselaer	See Troy.
Rhinebeck*† ....Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J. D. Reed.
▲Richmond*† ...Richmond	See New York City.
Richmondville*†..S'h'rie	E. A. Dox.
Ripley*† ...Chautauqua	See Jamestown.
▲Riverhead*† ..... Suffolk	ERNEST W. TOOKER.
▲Rochester*†..... Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*†Nas'n	John Lyon.
Rome*†..... Oneida	McMAHON & MASON.
Rondout*† ..... Ulster	JOHN G. VAN ETTEN.
Roslyn*† ..... Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*†..... Suffolk	George C. Raynor.
Salamanca*†Catt'raugus	ANSLEY & SPENCER.
Salem*† .....Washington	Fred Fraser.
Sandycreek*● ....Oswego	U. Bartlett.
Sandyhill*†.....Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. BOTSFORD.
Saratoga Spr'gs*●Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† ..... Ulster	EGBERT WHITAKER.
Sayville*†..... Suffolk	See Patchogue.
▲Schenectady*†.Sc'n't'dy	EVERETT SMITH.
Schenevus*†.....Otsego	Graham & Baldwin.
▲Schoharie*†...Schoharie	C. W. Hinman.
Schuylerville*†.Saratoga	W E. Bennett.
Scio*†.....Allegany	See Wellsville.
Seneca Falls*†.....Seneca	HAMMOND & HAMMOND.
Sherburne*†..... Chenango	Charles A. Fuller.
Sherman*†...Chautauqua	See Jamestown.
Shortsville*† .....Ontario	W. C. Ellis.
Sidney*† .....Delaware	WILLIAM THORP.
Silver Creek*†.Ch'ta'qua	C. G. Babcock.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAMUEL WATSON.
Skaneateles*†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•† .. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† .... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton* .... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Attorneys for Third National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•† ..... Essex	See Port Henry.
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† .Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•† Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•† Duc's	George Wood.
Warrensburg*•† .. Warren	L. E. REOUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*•† ..... Orange	F. V. Sanford.
Waterford*•† .... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† ..... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•†. Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•† ..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman
Yonkers*•† .. Westchester	ARCHIBALD & RIGBY.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•† ..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•† ..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora* ..... Beaufort	See Washington.
▲Bakersville* ..... Mitchell	J. H. Greene.
▲Bayboro* ..... Pamlico	See Newbern.
▲Beaufort*† ..... Carteret	C. R. THOMAS.
▲Boone* ..... Watauga	E. S. Caffey.
▲Brevard* .... Transylvania	W. B. Duckworth.
▲Bryson City*† ..... Swain	Bryson & Black.
▲Burgaw*•† ..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville* ..... Yancey	McElroy & Moore.
▲Camden* ..... Camden	C. M. Ferebee.
▲Carthage*•† ..... Moore	F. W. J. ADAMS.
Chapel Hill*•† ..... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•† ..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia* ..... Tyrrell	T. H. Woodley.
▲Columbus* ..... Polk	See Hendersonville.
▲Concord*•† ..... Cabarrus	MONTGOMERY & CROWELL
▲Currituck† ..... Currituck	W. R. Gordon.
▲Dallas*•† ..... Gaston	O. F. Mason.
▲Danbury* ..... Stokes	A. H. Joyce.
▲Dobson* ..... Surry	T. W. Folger.
Dunn*•† ..... Harnett	J. C. Clifford.
▲Durham*•† ..... Durham	BOONE & BRYANT.
▲Edenton*•† ..... Chowan	Pruden & Pruden.
▲Elizabeth City*•† .Pasqu'k	E. F. LAMB.
▲Elizabethtown*† .. Bladen	R. S. White.
Elm City*•† ..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MacRAE.
▲Franklin* ..... Macon	Jones & Johnson
Gastonia*•† ..... Gaston	GEORGE W. WILSON.
▲Gatesville* ..... Gates	L. L. Smith.
▲Goldsboro*•† ..... Wayne	ALLEN & DORTCH.
▲Graham*•† .... Alamance	E. S. Parker.
▲Greensboro*•† .. Guilford	A. M. SCALES.
▲Greenville*•† ..... Pitt	Jarvis & Blow.
▲Halifax*•† ..... Halifax	Thomas H. Hill.
▲Hayesville* ..... Clay	M. R. Kinsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†..Perquimans	See Edenton.
Hickory*•† ..... Catawba	Thomas M. Hufham.
High Point*•†... Guilford	E. D. STEELE.
▲Hillsboro*•† ..... Orange	John W. Graham.
▲Jackson* ...Northampton	R. B. Peebles.
▲Jacksonville*•†...Onslow	Frank Thompson.
▲Jefferson* ..... Ashe	J. W. Todd.
Jonesboro*•† ..... Moore	W. E. Murchison.
▲Kenansville* ..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•† ..... Lenoir	W. D. POLLOCK.
La Grange*•† ..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•† ..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington ..... Harnett	O. J. Spears.
▲Lincolnton*•†... Lincoln	A. L. Quickel.
Littleton*•† ..... Halifax	S. G. Dantel.
▲Louisburg*•† ..... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo* ..... Dare	J. M. Gray.
Marion*•† ..... McDowell	E. J. Justin.
▲Marshall*•† ..... Madison	J. A. Hendrick.
Milton*•† ..... Caswell	L. M. Warlick.
▲Mocksville*•† ..... Davie	E. L. Gaither.
▲Monroe*•† ..... Union	R. R. Redwine.
▲Morganton*•† ..... Burke	Avery & Ervin.
Mountairy*•† ..... Surry	Carter & Lewellyn.
▲Murphy*•† ..... Cherokee	R. L. Cooper.
▲Nashville*† ..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•† ..... Granville	HICKS & MINOR.
Pilotmountain*•† ... Surry	Holcomb & McGuffin.
▲Pittsboro*•† ..... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•† ..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., New York; any bank, or judge of State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON
▲Robbinsville* .... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	A. S. DOCKLY.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•† ..... Person	J. S. MERRITT.
▲Rutherfordton*•† Ruth'fd	S. Gallert.
Salem*•† ..... Forsyth	See Winston-Salem
▲Salisbury*•† ..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill
Scotland Neck*•† Halifax	Cland Kitchen.
▲Shelby*•† ..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pou.
▲Snowhill* ..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*•†... Brunswick	See Wilmington.
▲Sparta* ..... Alleghany	R. A. Doughton.
Spring Hope*•† ..... Nash	See Nashville
▲Statesville*•† ..... Iredell	ARMFIELD & TURNER.
▲Swanquarter ..... Hyde	S. S. Mann.
▲Tarboro*•†... Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
Trenton* ..... Jones	See Jacksonville.
▲Troy*•† ..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*† ..... Warren	H. A. Bond.
▲Washington*•†.. Beaufort	JOHN H. SMALL.
Waxhaw*•† ..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster* ..... Jackson	Walter E. Moore.
Weldon*•† ..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.
▲Whiteville*•†.. Columbus	Wishart & Frazier.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Wilkesboro*† .... Wilkes	T. B. FINLEY.
▲Williamston*† ... Martin	Wheeler Martin.
▲Wilmington*† No.Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston
Winston-Salem*† Forsyth	SWINK & SWINK.
▲Winton*† ..... Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*† . Franklin	See Raleigh.

NORTH DAKOTA.

▲Abercrombie*† Richland	E. A. Munger.
Anamoose ..... McHenry	See Towner.
Aneta*† ..... Nelson	See Lakota.
Ardoch*† ..... Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*† ..... Pembina	W. J. Burke.
Bisbee ..... Towner	See Cando.
¶▲Bismarck*† ... Burleigh	ALLEN & COCHRANE.
▲Bottineau*† ... Bottineau	A. G. BURR.
Bowbells*† ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddocks ..... Emmons	See Williamsport.
Buffalo*† ..... Cass	See Fargo.
Buxton*† ..... Traill	See Hillsboro.
Caledonia* ..... Traill	See Hillsboro.
▲Cando*† ..... Towner	FRANK D. DAVIS.
▲Carrington*† ..... Foster	R. A. BILL.
Casselton*† ..... Cass	See Fargo.
Cavalier*† ..... Pembina	See St. Thomas.
Christine*† .... Richland	See Wahpeton.
Church's Ferry*† Ramsey	See Devil's Lake.
Clifford*† ..... Traill	See Mayville.
Conway*† ..... Walsh	See Grafton.
▲Cooperstown*† . Griggs	DAVID BARTLETT.
Courtenay*† ... Stutsman	J. C. Parks.
Crary*† ..... Ramsey	Edgar Anderson.
Crystal*† ..... Pembina	See St. Thomas.
Cumings*† ..... Traill	See Hillsboro.
Davenport*† ..... Cass	See Fargo.
Dazey*† ..... Barnes	See Valley City.
Delamere ..... Sargent	See Milnor.
▲Devil's Lake*† ... Ramsey	MAGLONE & MIDDAUGH.
▲Dickinson*† ..... Stark	CAMPBELL & FIELD.
Drayton*† ..... Pembina	Robert Ferguson.
Dresden ..... Cavalier	See Langdon.
Edgeley*† ..... La Moure	C. W. Fellows.
Edinburg*† ..... Walsh	See Park River.
▲Ellendale*† ..... Dickey	JAMES M. AUSTIN.
Emerado*† . Grand Forks	See Grand Forks.
Enderlin*† ..... Ransom	Fred Underwood.
Fairmount*† ... Richland	Charles A. Tuttle.
▲Fargo*† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*† ..... Wells	M. E. Wilson.
Fingal*† ..... Barnes	Thomas Casey.
Finley*† ..... Steele	F. W. Ames.
Forest River*† .... Walsh	See Grafton.
▲Forman*† ..... Sargent	BISHOP, GRONER & McKENZIE
Gilby*† ..... Grand Forks	See Grand Forks.
Glenullin* ..... Morton	See Dickinson.
▲Grafton*† ..... Walsh	PHELPS & PHELPS.
▲Grand Forks*† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*† ..... Cass	See Fargo.
Hamilton*† ... Pembina	See St. Thomas.
Hankinson*† ... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*† ..... Wells	OTTO GRETHEN.
Hatton*† ..... Traill	See Hillsboro.
Hebron*† ..... Morton	See Mandan.
▲Hillsboro*† ..... Traill	CARMODY & LESLIE.
Hope*† ..... Steele	C. S. SHIPPY.
Hunter*† ..... Cass	See Fargo.
Inkster*† ... Grand Forks	See Grand Forks.
▲Jamestown*† . Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*† ..... Cass	See Fargo.
Kulm*† ..... Lamoure	J. B. Sharpe.
▲Lakota*† ..... Nelson	F. A. KELLEY.
▲Lamoure*† ..... Lamoure	R. W. S. Blackwell.
▲Langdon*† ..... Cavalier	GEORGE M. PRICE.
Larimore*† . Grand Forks	J. D. Campbell.
Leeds*† ..... Benson	E. Berglund.
Lidgerwood*† .. Richland	A. L. Parsons.
Linton* ..... Emmons	See Williamsport.
▲Lisbon*† ..... Ransom	H. DOHERTY.
▲Mandan*† ..... Morton	E. C. Rice.
Mayville*† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.

Town and County.	Name.
Michigan* ..... Nelson	W. H. Smith.
Milnor*† ..... Sargent	O. S. Senn.
▲Milton*† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*† . Benson	O. D. Comstock.
Minot*† ..... Ward	James Johnson.
Minto*† ..... Walsh	H. C. DePUY.
Monango*† ..... Dickey	See Ellendale.
▲Napoleons ..... Logan	See Kulm.
Neche*† ..... Pembina	See Bathgate.
▲New Rockford*† ... Eddy	C. J. MADDUX.
New Salem* ..... Morton	See Mandan.
Northwood*† Grand F'ks	M. G. MEYER.
Oakes*† ..... Dickey	George H. Fay.
Omemee* ..... Bottineau	See Towner.
Osnabrock*† ... Cavalier	See Milton.
Page*† ..... Cass	See Fargo.
Park River*† ..... Walsh	G. W. Young.
▲Pembina*† ..... Pembina	W. J. Kneeshaw.
Portland*† ..... Traill	G. A. White.
Reynolds*† . Grand Forks	See Grand Forks.
▲Rolla*† ..... Rolette	John Burke.
▲Rugby*† ..... Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*† ..... Ransom	C. A. Gram.
▲Sherbrooke* ..... Steele	George Murray.
Sheyenne*† ..... Eddy	See Rockford.
▲Stanton ..... Mercer	See Mandan.
▲Steele*† ..... Kidder	See Bismarck.
St. Thomas*† ... Pembina	G. S. Hager.
Thompson*† Grand F'rks	See Grand Forks.
Tower City*† ..... Cass	See Fargo.
▲Towner*† ..... McHenry	GEORGE W. POAGUE.
▲Valley City*† ..... Barnes	LOCKERBY & WHITE.
▲Wahpeton*† .... Richland	F. B. LAMBERT.
Walhalla*† ..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*† ..... Williams	R. H. Copeland.
Willow City*† . Bottineau	See Towner
Wimbledon*† .... Barnes	See Valley City.
Wishek ..... McIntosh	Wishek & Guy.
Wyndmere*† .... Richland	See Milnor.

OHIO.

Ada*† ..... Hardin	Clark, Axline & Fess.
▲Akron*† ..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*† ..... Stark	J. W. CRANE.
Andover*† .... Ashtabula	F. J. Bishop.
Anonia*† ..... Darke	See Greenville.
Antioch* ..... Monroe	See Woodsfield.
Antwerp*† ..... Paulding	M. A. WERT.
▲Arcanum*† ..... Darke	J. B. Mundhuck.
Archbold*† ..... Fulton	August Ruhley.
Arlington*† .... Hancock	See Dunkirk.
▲Ashland*† ..... Ashland	CAMPBELL & SEMPLE.
Ashley*† ..... Delaware	See Delaware.
Ashtabula*† ... Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*† ..... Pickaway	G. W. Morrison.
▲Athens*† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*† ..... Seneca	Lester Sutton.
Bainbridge*† ..... Ross	J. G. Whitaker.
Barberton*† ..... Summit	CHARLES AMMERMAN.
Barnesville*† ... Belmont	C. J. Howard.
Basil*† ..... Fairfield	E. F. Holland.
▲Batavia*† ..... Clermont	Frazier & Hicks.
Beach City*† ..... Stark	See Alliance.
Bedford*† ..... Cuyahoga	See Cleveland.
Bellaire*† ..... Belmont	J. A. GALLAHER.
Belle Centre*† ..... Logan	See Bellefontaine.
▲Bellefontaine*† .. Logan	A. JAY MILLER.
Bellevue*† .... Sandusky	J. B. Miller.
Bellville*† ..... Richland	Andrew Stevenson
Belmont*† ..... Belmont	See St. Clairsville.
Berea*† ..... Cuyahoga	G. A. HUBBARD.
Berghold*† ..... Jefferson	John J. Watson.
Berlin Heights*† .... Erie	F. E. Conner, Jr.
Beverly*† ..... Washington	J. C. Preston.
Blanchester*† .... Clinton	P. SAVAGE.
Bloomdale*† ..... Wood	E. D. Bloom.
Bloomingburg*† Fayette	Humphrey Jones.
Bloomville*† ..... Seneca	J. R. Wilson.
Bluffton*† ..... Allen	A. J. Owens.
Botkins*† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*† .. Wood	GUY C. NEARING.
Bradford*† ..... Miami	W. Vermillion.
Bradner*† ..... Wood	See Bowling Green.
Bremen*† ..... Fairfield	J. F. THOMPSON.
Bridgeport*† ... Belmont	Driggs & Heinlein.
Brooklyn*† .... Cuyahoga	See Cleveland.
▲Brookville*† Montg'mery	See Miamisburg.
▲Bryan*† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*† ..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W. Jacques.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
Butler*†.....Richland	W. W. Scott.
▲Cadiz*†.....Harrison	D. A. HOLLINGSWORTH
▲Caldwell*†.....Noble	W. C. Okey.
Caledonia*†.....Marion	See Marion.
▲Cambridge*†..Guernsey	J. H. MACKEY.
Camden*†.....Preble	F. G. Shuey.
Canal Dover*† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*†.....Stark	A. J. Kittinger.
Canal Winchester*† Fr'in	W. H. Lane.
Canfield*†.....Mahoning	See Youngstown.
▲Canton*†.....Stark	JOHN H. SPONSELLER.
Cardington*†....Morrow	W. P. Vaughan.
Carey*†.....Wyandot	H. G. Chambers.
▲Carrollton*†.....Carroll	FIMPLE & McDONALD.
Cedarville*†.....Greene	Robert Hood.
▲Celina*†.....Mercer	CHARLES S. YOUNGER.
Centerburg*†.....Knox	W. O. Bowers.
Chagrin Falls*†.Cuy'oga	E. P. Wilmot.
▲Chardon*†.....Geauga	METCALFE & KING.
Chicago*.....Huron	William G. Burwell.
▲Chillicothe*†.....Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*†...Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST, CASSATT & McDOUGALL, 1st National Bank Bldg. Reference: Third National Bk.
" ..... "	ERNST & STEINBERG, Union Trust Building. References: Equitable National Bank, and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg References: Second Nat. Bank
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*†.. Pickaway	JOHN SCHLEYER.
Clarksville*†.....Clinton	See Wilmington.
" ..... "	BENTLEY & LITZLER. 1426-1429 Williamson Building, Attorneys East Cleveland Savings & Loan Co.
▲Cleveland*†. Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for Bank of Commerce, National Association, the Savings & Trust Co., and Commercial National Bank.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
" ..... "	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.

Town and County.	Name.
Clyde*†.....Sandusky	FINCH & DEWEY.
College Corner*† .Butler	John R. Mitchell.
Collinwood*†. Cuyahoga	F. B. Garrett.
Columbiana*†. Col'biana	Egra B. Bye.
¶▲Columbus*†...Franklin	F. F. D. ALBERY, Hayden Bldg. Attorney for Commercial National Bank.
" ..... "	ALBERY & DILLON. 119½ So. High St. Refer to Ohio Nat. Bk. and Commercial Nat. Bk.
" ..... "	ARNOLD, MORTON & IRVINE, Spohr Bldg. Corporation and Commercial Law. General Practice.
" ..... "	J. R. SATER, 100 N. High St. Attorney for Citizens Sav. Bk.
Columbus Grove*†Put'm	Guy B. Killen.
Conneaut*†...Ashtabula	M. R. Smith.
Continental*†....Putnam	J. C. Madden.
Convoy*†..... Van Wert	See Van Wert.
Corning*†.....Perry	T. M. Potter.
Cortland*†.....Trumbull	John J. Sullivan.
▲Coshocton*†..Coshocton	POMERENE & POMERENE.
Covington*†.....Miami	W. H. Nill.
Crestline*†....Crawford	R. W. MILLER.
Creston*†.....Wayne	Price Russell.
Croton*†.....Licking	See Centerburg.
Cumberland*†.Guernsey	Joseph Purkey.
Cuyahoga Falls*†Summit	ORLANDO WILCOX.
Cygnet*†.....Wood	See Bowling Green.
Danville*†.....Knox	Clinton M. Rice.
Dayton*†...Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*†.....Defiance	SUTPHEN & SUTPHEN.
De Graff*†.....Logan	Huston & Curl.
▲Delaware*†....Delaware	W. A. HALL.
Delphos*†.....Allen	B. J. BROTHERTON.
Delta*†.....Fulton	M. B. Cottrell.
Dennison*†..Tuscarawas	A. W. Elson.
Deshler*†.....Henry	D. D. Donovan.
Doylestown*•.....Wayne	James B. Meech.
Dresden*†.. Muskingum	S. B. Darnen.
Dunkirk*†.....Hardin	G. B. Dewitt.
Dyson .....Guernsey	See Pleasant City.
East Liberty*.....Logan	See De Graff.
East Liverpool*†. Col'bia	WILLIAM H. VODREY
East Palestine*†. Col'bia	John H. Logan.
▲Eaton*†.....Preble	J. A. Gilmore.
Eckmansville .....Adams	See West Union.
Edgerton*†.....Williams	See Bryan.
Edon*†.....Williams	See Montpelier.
Eldorado*†.....Preble	See Waverly.
Elmore*†.....Ottawa	George W. Keightley
▲Elyria*†.....Lorain	E. G. JOHNSON.
Euclid*†.....Cuyahoga	See Cleveland.
Fayette*†.....Fulton	See Wauseon.
Felicity*.....Clermont	J. N. Altman.
▲Findlay*†.....Hancock	M. C. SHAFER.
Flushing*†.....Belmont	A. M. Brown.
Forest*†.....Hardin	Russell Price.
Fort Recovery*†.Mercer	John Hunter.
Fostoria*†.....Seneca	C. L. GUERNSEY.
Frankfort*†.....Ross	See Chillicothe.
Franklin*†.....Warren	P. H. Rue.
Fredericktown*†..Knox	See Mount Vernon.
Freeport*†.....Harrison	B. W. Rowland.
▲Fremont*†.....Sandusky	JAMES H. FOWLER.
Galion*†.....Crawford	R. W. Johnston.
▲Gallipolis*†.....Gallia	HOLLIS C. JOHNSTON
Gambier*†.....Knox	See Mount Vernon.
Garrettsville*†..Portage	R. S. Webb.
Geneva*†.....Ashtabula	R. C. Ewing.
▲Georgetown*†.... Brown	JOHN P. BIEHN.
Germantown*†.M'tg'ery	L. S. Culkmore.
Gibsonburg*†. Sandusky	J. L. Hart.
Girard*†.....Trumbull	R. W. Deemer.
Glenville*†.....Cuyahoga	See Cleveland.
Glouster*†.....Athens	A. A. Amos & Bro.
Grafton*†.....Lorain	See Elyria.
Granville*†.....Licking	E. J. Dorsey.
Greenfield*†.....Highland	DICKEY & HEISKELL.
Greenspring*†.....Seneca	C. S. Burton.
▲Greenville*†.....Darke	ANDERSON & BOWMAN
Greenwich*†.....Huron	T. K. Strimple.
Groverhill*†.... Paulding	R. W. Pickering.
▲Hamilton*†.....Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*†.....Wyandot	See Upper Sandusky.
Harrison*†.....Hamilton	JAMES A. GRAFT.
Harveysburg*†.... Warren	See Lebanon.
Hicksville*†.....Defiance	L. E. Griffin.
Highland*†.....Highland	See Leesburg.
▲Hillsboro*†.....Highland	GRANVILLE BARRERE.
Holgate*†.....Henry	E. F. Thompson.
Hubbard*†.....Trumbull	Milton B. Leslie.
Hudson*†.....Summit	H. B. Foster.
Huron*†.....Erie	C. M. Ray.
▲Ironton*†.....Lawrence	CORN & THOMPSON.
▲Jackson*†.....Jackson	E. C. POWELL.
Jackson Center*†Shelby	H. W. Robinson.
Jamestown*†.....Greene	W. A. Paxson.
▲Jefferson*†.....Ashtabula	BABCOCK & TAYLOR.

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▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital

Town and County.	Name.
Jeffersonville*† Fayette	E. L. Bush.
Jewett*† Harrison	See Cadiz.
Johnstown*† Licking	G. W. Lewis.
Kalida* Putnam	See Columbus Grove.
Kent*† Portage	M. G. McCASLIN.
▲Kenton*† Hardin	ELMER G. DERR.
Kingston*† Ross	See Chillicothe.
Kinsman*† Trumbull	J. W. Roberts.
Lagrange*† Lorain	See Wellington.
▲Lancaster*† Fairfield	G. E. MARTIN.
Larue*† Marion	See Marion.
▲Lebanon*† Warren	W. F. ELTZROTH.
Leesburg*† Highland	George T. Hardy.
Leetonia*† Columbiana	C. D. Dickinson.
Leipsic*† Putnam	Jacob Werner.
Lewisburg*† Preble	See Eaton.
Lexington*† Richland	See Mansfield.
Liberty Center*† Henry	See Napoleon.
▲Lima*† Allen	CABLE & PARMENTER.
▲Lisbon*† Columbiana	J R MARTIN.
Lockland*† Hamilton	Thompson & Gorman.
Lodi*† Medina	See Creston.
▲Logan*† Hocking	Seth Weldy.
▲London*† Madison	Durflinger & Emery.
Lorain*† Lorain	FRANK COLEMAN.
Loramie* Shelby	See St. Mary.
Loudonville*† Ashland	W. J. Weirick.
Louisville*† Stark	W. S. Earsenman.
Lynchburg*† Highland	E. M. Wiggins.
Madison*† Lake	M. B. Cook.
Magnolia*† Stark	See Canton.
Malta*† Morgan	Newell Corner.
Malvern*† Carroll	See Minerva.
Manchester*† Adams	WILLIAM ANDERSON.
▲Mansfield*† Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*† Washington	NYE & FOLLETT.
▲Marion*† Marion	J. F. McNEAL & SONS.
Martins Ferry*† Belmont	F. R. Sedgwick.
Martinsville*† Clinton	A. Harris.
▲Marysville*† Union	F. T. ARTHUR
Mason*† Warren	See Lebanon.
Massillon*† Stark	R. W. McCAUGHEY.
Maumee*† Lucas	A. W. Eckert.
▲McArthur*† Vinton	J. M. McGillivray.
McClure*† Henry	See Napoleon.
McComb*† Hancock	W. E. Cooper.
▲McConnelsville*† Morgan	J. A. Foert.
Mechanicsburg*† Chapin	Charles A. Wood.
▲Medina*† Medina	Frank Spellman.
Miamisburg*† Montg'ery	W. A. Reiter.
Middleport*† Meigs	Ira Graham.
Middletown*† Butler	DONLEY & RHONEMUS.
Milan*† Erie	R. H. Williams.
Milford*† Clermont	S. A. West.
Milford Center*† Union	See Marysville.
▲Millersburg*† Holmes	Reed & Hanna.
Mineral Point*† Tuscarawas	W. M. Tracy.
Minerva*† Stark	G. G. B. Greenwood.
Minster*† Auglaize	See St. Marys.
Monroeville*† Huron	John P. Cornell.
Montpelier*† Williams	E. C. PECK.
Morrow*† Warren	T. C. Welch.
Moscow*● Clermont	See Felicity.
▲Mt. Gilead*† Morrow	L. K Powell.
Mt. Pleasant*† Jefferson	See Steubenville.
Mt. Sterling*† Madison	Mitchel & Tanner.
▲Mt. Vernon*† Knox	WILLIAM M. KOONS.
Mt. Victory*† Hardin	See Kenton.
▲Napoleon*† Henry	CAHILL & DONOVAN.
Navarre*† Stark	See Canton.
Nelsonville*† Athens	Asher Buckley.
Newada*† Wyandot	L. B. Reed.
▲Newark*† Licking	LOUIS CAMPBELL.
New Bremen*† Auglaize	See St. Mary.
New Carlisle*† Clark	R. H. Runnells.
New Comerst'n*† T'car's	E. E. Lindsey.
New Holland*† Pickaway	CHARLES H. MAY
▲New Lexington*† Perry	TUSSING & KELLY.
New London*† Huron	R. C. Powers.
New Madison*† Darke	Thomas Eubanks.
New Matamoras*† Wash.	Jasper Lisk.
New Paris*† Preble	See Eaton.
▲New Phil'd'lp'a*† Tus'as	NEELY & PATRICK.
New Richmond*● Cler'nt	F. A. Roberts.
New Vienna*† Clinton	F. W. Kelly.
New Washin'n*† Craw'd	H. M. Cory.
Niles*† Trumbull	WILLIAM H. SMILEY.
North Amherst*† Lorain	H. G. Redington.
North Baltimore* Wood	S. P. HARRISON.
North Fairfield* Huron	A. E. Rowley.
North Lewish'g*† Chapin	M. C. Gowey.
▲Norwalk*† Huron	H. L. STEWART
Oakharbor*† Ottawa	John Duff.
Oak Hill*† Jackson	J. E. Jones.
Oberlin*† Lorain	W. B. BEDORTKA.
Ohio City*† Van Wert	See Van Wert.
Orrville*† Wayne	T. W. Orr
Orwell*● Ashtabula	Babcock & Taylor
Osborn*† Greene	R. H. Swadner.
Ostrander*† Delaware	See Delaware.

Town and County.	Name.
▲Ottawa*† Putnam	G. W. RISSER.
Oxford*† Butler	E. E. Williams.
▲Painesville*† Lake	W. A. BREED.
Pataskala*† Licking	See Newark.
▲Paulding*† Paulding	SNOOK & SAVAGE.
Payne*† Paulding	M. B. Everitt.
Peebles*† Adams	J. R. B. Kessler.
Pemberville*† Wood	J. S. Hoyman.
Perrysburg*† Wood	T. E. Bowers.
Pioneer* Williams	See Montpelier.
Piqua*† Miami	G. A. BROOKS.
Plain City*† Madison	H. C. Black.
Pleasant City*† Guernsey	L. S. Garber.
Plymouth*† Richland	F. D. Gunsoullus.
Poland* Mahoning	See Youngstown.
▲Pomeroy*† Meigs	O. L. BRADBURY
▲Port Clinton*† Ottawa	S. P. Alexander.
▲Portsmouth*† Scioto	NOAH J. DEVER
Prairie Depot* Wood	FRANK GRAHAM.
Prospect*† Marion	See Marion.
Quaker City*† Guernsey	J. L. Douglas.
▲Ravenna*† Portage	J. H. NICHOLS.
Richwood*† Union	JOHN F. MILLAR.
Ripley*† Brown	W. D. YOUNG.
Rockford*† Mercer	A. G Stewart.
Roseville*† Muskingum	Wm. Dunn.
Rushsylvania*† Logan	See West Mansfield.
Sabina*† Clinton	J. M. Morton.
Salem*† Columbiana	W. W. HALE.
Salineville*† Columbiana	Ashford & McCormick.
▲Sandusky*† Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*† Brown	See Georgetown.
Scio*† Harrison	Easton Randolph.
Seville*† Medina	Lee Elliott.
Shanesville*† Tuscarawas	JOHN DOERSCHUK.
Shelby*† Richland	Skiles & Skiles.
Sherodsville*† Carroll	See Carrollton.
Sherwood*† Defiance	W. W. Huff.
Shiloh*† Richland	See Mansfield.
Shreve*† Wayne	L. D. Cornell.
▲Sidney*† Shelby	ANDREW J. HESS.
Smithfield* Jefferson	See Steubenville
Somerset*† Perry	Owen Yost.
Somerton* Belmont	See Bellaire.
South Charleston*† Clark	Charles E. Ballard.
Spencer*† Medina	Frank Heath.
Spencerville*† Allen	J. M. Bailey.
▲Springfield*† Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*● Greene	Marcus Shoup.
▲St. Clairsville*† Belmont	A. H. & W. MITCHELL.
▲Steubenville*† Jefferson	W. S. McCAUSLEN.
St. Mary*† Auglaize	D. F. Mooney
St. Paris*† Champaign	C. E. Buroker.
Strasburg*† Tuscarawas	Philip G. Garver.
Stryker*† Williams	J. T. Heater.
Sunbury*† Delaware	C. C. Brooks.
Swanton*† Fulton	G. W. Humphrey.
Sycamore*† Wyandot	R. S. Gallaher.
Sylvania*† Lucas	W. E. CHAPPLE.
Thornville*† Perry	S. E. Moore.
Thurman* Gallia	See Gallipolis
▲Tiffin*† Seneca	BUNN & ROYER.
Tippecanoe City*† Miami	E. H. Kerr.
Tiro*† Crawford	See Bucyrus.
▲Toledo*† Lucas	CHITTENDEN & CHITTENDEN, 932-934 The Spitzer. Attorneys for National Bank of Commerce.
" "	HAMILTON & KIRBY, 740-742 Spitzer Bldg. Refer to any bank in Toledo
" "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketchum National banks.
Toronto*† Jefferson	See Steubenville
▲Troy*† Miami	DAVY,CAMPBELL & ST.JOHN
Uhrichsville*† Tuscara's	G. W. REED.
▲Up. Sandusky*† Wyandot	Carey & Parker.
▲Urbana*† Champaign	WAITE & DEATON.
Utica*† Licking	G. M. Sine.
▲Van Wert*† Van Wert	BLACHLY & MATTHIAS.
Vermilion*† Erie	H. R. Williams.
Versailles*† Darke	A. Calderwood.
Wadsworth*† Medina	E. S. Pardee.
Wakeman*† Huron	See Norwalk.
Waldo*† Marion	See Marion.
▲Wapakoneta*† Auglaize	GOEKE & HOSKINS.
▲Warren*† Trumbull	A. F. MOORE.
▲WashingtonC.H.*† Fay'te	A. R. CREAMER.
▲Wauseon*† Fulton	Fuller & Handy.
▲Waverly*† Pike	John A. Eylor.
Waynesville*† Warren	J. G. Keys.
Wellington*† Lorain	G. L. BLINN.
Wellston*† Jackson	T. S. Hogan.
Wellsville*† Columbiana	F. L. WELLS.
West Alexandria*† Preb.	Oscar Sheppard.

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Town and County.	Name.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.
West Jefferson*•† Mad'on	See London.
West Liberty*•†....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†.... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M Stricker.
West Salem*•†..... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†....Williams	G. C. Rings.
Wharton*•† .....Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Willshire*•† ....Van Wert	See Van Wert.
▲Wilmington*•†.... Clinton	FRANK B MILLS.
Wilmot*† ..... Stark	W. S. Putman.
Winchester*•†..... Adams	T. C. Downey.
▲Woodsfield*•†..... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	M. L. SPOONER.
Worthington*•†.Franklin	J. T. Miller.
▲Xenia*•† ..... Greene	HARRY C. ARMSTRONG.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†.Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†.Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

▲Alva*•† .....Woods	T. J. WOMACK.
▲Arapaho*.....Custer	T. S. Hunt.
Augusta*.....Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*•†.....Kay	TETIRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*† .. Roger Mills	J. W. McMurtry.
Cleveland*.....Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*•†,Pottawato'ie	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† .....Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber*..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
▲Hobart*•†..... Kiowa	J. A. HYNDMAN.
Jefferson*•†.. .....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•†..... Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	PATRICK S. NAGLE.
Lexington*†.... Cleveland	F. P. Moseley.
Luther*..... Oklahoma	See Oklahoma.
▲Mangum*..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† .....Grant	Thomas Kearee.
Muskhall*•†..... Logan	W. H. Matthews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•†.....Kay	WILLIAM S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†.... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene*..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee*..... Pawnee	JAMES P NEAL.
▲Perry*•†..... Noble	S. H. HARRIS
Perkins*..... Payne	Charles A. Wallace.
Ponca*..... Kay	D. L. HUBBLER.
▲Pondcreek*•† .....Grant	A. M. MACKEY.
Ripley..... Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud*..... Lincoln	W. G. Pardoe.
▲Taloga*..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'ie	FREDERICK KING.
Tonkawa*..... Kay	See Newkirk.
▲Watonga*..... Blaine	E. L. HOTCHKISS.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†.Woodward	T. M. GRANT.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†.....Gilliam	S. A. D. Gurley
Ashland*•†.....Jackson	H. L. McWILLIAMS.
▲Astoria*•†..... Clatsop	FULTON BROS
Athena*•† ..... Umatilla	RAYMOND LLOYD.
▲Baker City*•†.....Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•†..... Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan
▲Eugene*•† ..... Lane	L. L. STEVENS.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*..... Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•....Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†.Klamath	H. F. Murdock.
Lagrande*•† ..... Union	WILLIAMS BROS.
▲Lakeview*..... Lake	C. A. COGSWELL.
Lebanon*•† ..... Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†..... Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† .....Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†....Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†..... Marion	CARSON & ADAMS.
Scio*•† ..... Linn	See Lebanon.
Sheridan*•† .....Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*†..... Columbia	J. A. Hall.
Sumpter*..... Baker	Charles E. Roblin.
▲The Dalles*•†.... Wasco	HUNTINGTON & WILSON.
▲Tillamook*†.... Tillamook	Claude Thayer.
▲Toledo*•†..... Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*..... Malheur	R. G. Wheeler.
▲Wasco*..... Sherman	C. J. Bright.
Weston*•†..... Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Albion*•†..... Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†.....Lebanon	Geo. B. Ulrich.
Apollo*•† .....Armstrong	W. J. Guthrie.
Ardmore*•†.Montgomery	See Norristown.
Ashland*•†.....Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•†. Northampton	H. Hagerman.
Beallsville*† .Washington	See Washington.
▲Beaver*•†..... Beaver	DAN H. STONE
Beaverfalls*•†..... Beaver	JOHN A. ELLIOTT.
▲Bedford*•†.....Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† .....Allegheny	See Pittsburg.
Berlin*•†..... Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•†..... Chester	See West Chester.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bethlehem*†Northa'pton	W. J. C. LOOS.
Big Run*† .....Jefferson	H. I. Wilson.
Birdsboro*†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*†..... Indiana	See Indiana.
▲Bloomsburg*†.Columbia	CLYDE CHAS. YETTER.
Blossburg*†.....Tioga	H. B. Leach.
Boyertown*†..... Berks	See Reading.
Braddock*†...Allegheny	R. E. Stewart
Bradford*†.....McKean	W. E. BURDICK.
Bristol*† .....Bucks	William & John C. Stuckert.
Brockwayville*† Jeffer'n	H. B McCullough.
▲Brookville*†...Jefferson	ALEXANDER C. & JOHN M. WHITE.
Brownsville*†...Fayette	L. H. SMITH.
Bryn Mawr*†.Montgo'ry	See Norristown.
Burgettstown*†.Wash'n	J. W. Donnan.
▲Butler*†.....Butler	T. C. CAMPBELL.
California*† Washington	See Washington.
Cambridge Sp'gs*†.Cra'd	See Meadville.
Canonsburg*†.. Wash'n	S. B Ewing.
Canton*†..... Bradford	J. W. Stone.
Carbondale *† Lackawan	WILLIAM E. WATT.
▲Carlisle*†...Cumberland	WETZEL & HAMBLETON.
Carnegie*†.....Allegheny	O. R. Cooke.
Carrolltown* ....Cambria	See Ebensburg.
Catasauqua*†.....Lehigh	A. A. Glick.
Catawissa*† .Columbia	W. H. RHAWN.
Centerhall*† ... Centre	Orvis, Bower & Orvis.
▲Chambersburg*† Fran'in	J. M. McDOWELL.
Charleroi*†. Washington	WM. M. BOGGS.
Chester*† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*† .....Butler	W. B. McBride.
Christiana*†...Lancaster	See Lancaster.
▲Clarion*†.....Clarion	THEO. L. WILSON.
Claysville*†.Washington	See Washington.
▲Clearfield*†.....Clearfield	WILLIAM I. SWOOPE.
Clintonville*† .. Venango	See Franklin.
Coalport*†.....Clearfield	See Hollidaysburg.
Coatesville*†.....Chester	W. S. Harlan.
Cochranton*† .Crawford	See Meadville.
Columbia*†....Lancaster	H. M. NORTH.
Conneautville*†.Crawf'd	P. C. Sheehan.
Connellsville*†..Fayette	P. S. NEWMYER.
Conshohocken*†..Mon'n	H. M. Tracy.
Coraopolis*†..Allegheny	HORACE J. THOMAS.
Corry*† .....Erie	DON. F. SMITH.
▲Coudersport*† ...Potter	SAMUEL H. GLASSMIRE.
Curwensville*†Clearfield	Swoope & Patton.
▲Danville*† .....Montour	JAMES SCARLET.
Darby*†.....Delaware	See Media.
Dawson*†.....Fayette	See Uniontown.
Delta*† .....York	J. Howard Manifold.
Derry Sta'n*†Westmo'nd	See Greensburg.
Dillsburg*† .....York	John N. Logan.
Downingtown*† Chester	See West Chester.
▲Doylestown*†.....Bucks	HENRY LEAR.
Dubois*†.....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*† .....Fayette	See Uniontown.
Duncannon*† ....Perry	See New Bloomfield.
Duquesne*† ....Allegheny	CHAS. B. PAYNE.
Dushore*†.....Sullivan	ALPHONSUS WALSH.
East Berlin*† .....Adams	See Gettysburg.
East Brady*† ....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*† Mon'n	See Norristown.
▲Easton*†.. Northampton	P. C. EVANS.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*†....Cambria	EVANS & LEECH.
Edenburg .....Clarion	See Clarion.
Edinboro*†.....Erie	John Proudfit.
Eldred*† .....McKean	P. R. Cotter.
Elizabeth*† ...Allegheny	Harry L. Christy.
Elizabethtown*† Lanca'r	I. N. S Will.
Elkland*† .....Tioga	F. D. Selph.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*†Lawrence	H. N. Marshall.
▲Emlenton*† ....Venango	A. E. Middleton.
Emporium*† ...Cameron	Johnson & McNarney.
Ephrata*† .....Lancaster	A. J. Everly.
▲Erie*† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*†...Fayette	See Uniontown.
Ford City*†...Armstrong	D. B. Heiner.
Forest City*†Susque'nna	James McKinney.
Foxburg*† .....Clarion	See Clarion.
Fox Chase*†.Philadelphia	See Philadelphia.
▲Franklin*† .....Venango	B. H. OSBORNE.
Freedom*† .....Beaver	See Beaver.
Freeland*† .....Luzerne	J. M. Carr.
Freeport*†...Armstrong	G. M. Hill.
Galeton*†.....Potter	Nelson L. Allen.
Gap*† .....Lancaster	James M. Walker.
▲Gettysburg*† .....Adams	WM. & WM. ARCH McCLEAN.
Girard*† .....Erie	C. J. Hinds.
Girardville*† .Schuylkill	See Ashland.
Glen Campbell*† Indiana	See Indiana.
Glen Rock*† .....York	See York.

Town and County.	Name.
Greencastle*† ..Franklin	See Waynesboro.
▲Greensburg*†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville† .....Mercer	JOHN W. VOSLER.
Grove City*†.....Mercer	H. K. Dangherty.
Halifax*† .....Dauphin	See Harrisburg.
Hamburg*† .....Berks	J. E. Miller.
Hanover*† .....York	C. J. DELONE.
¶▲Harrisburg*† ..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*†..... Cambria	See Ebensburg.
Hatboro*†..Montgomery	See Lansdale.
Hawley*†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*†....Blair	ROBERT W. SMITH.
Homestead*†. Allegheny	C. W. Ashley.
▲Honesdale*†.....Wayne	E. C. Munford.
Honeybrook*†... Chester	Charles E. Griffith.
Houtzdale*†....Clearfield	Henry Boulton.
Hughesville*† Lycoming	William E. Crawford.
Hummelstown*† Da'pi'n	F. J. Schaffner.
▲Huntingdon*† Hunt'don	WILL J. FORBES.
Hyndman*†..... Bedford	See Bedford
▲Indiana*† .....Indiana	THOMAS SUTTON.
Irwin*†....Westmoreland	See Jeannette.
Jamestown*† .....Mercer	See Greenville.
Jeannette*† W'moreland	J. F. McNaul.
Jenkintown*†M'tgomery	Frank S. Gentry.
JerseyShore*† Lycoming	A. F. Martin.
Johnsonburg*† .....Elk	A. W Moraingstar.
Johnstown*† ...Cambria	HERMAN E. BAUMER Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*† .....McKean	A. P. Huey.
KennettSquare*†Chester	See West Chester.
Kingston*† .....Luzerne	B. W. Davis
Kinzua*† .....Warren	See Warren.
▲Kittanning*†. Armstrong	NEALE & PAINTER
Knox*† .....Clarion	See Clarion.
Knoxville*†.....Tioga	Henry A. Ashton.
Kutztown*†..... Berks	James H. Mart.
▲Lancaster*† .. Lancaster	ADAM J. EBERLY.
Langhorne*† .....Bucks	J. B. Slackhouse.
Lansdale*†. Montgomery	A. R. PLACE.
Lansford*†..... Carbon	See Mauchchunk.
▲Laporte*†.....Sullivan	E. J. Mullen.
Latrobe*† Westmoreland	F. Hargrave.
▲Lebanon*†.....Lebanon	LEE L GRUMBINE.
Leechburg*†. Armstrong	Thomas J. Van Giesen.
Lehighton*† .....Carbon	T. A. Snyder.
▲Lewisburg*†.....Union	ALFRED HAYES.
▲Lewistown*†.....Mifflin	Elder & Son.
Ligonier*†Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*†.....Crawford	See Meadville.
Littlitz*†.....Lancaster	See Manheim.
Littlestown*† .....Adams	H. C Hinkle.
▲Lock Haven*† ...Clinton	CHARLES CORSS.
Lykens*†.....Dauphin	See Millersburg.
Mahanoy City*†.Sc'ylkill	J. J. BROWN.
Mahoningtown*†.L'rn'ce	A L. Hogen.
Malvern*†..... Chester	See West Chester.
Manheim*†.....Lancaster	J. B. Stroh.
Mansfield*†..... Tioga	F. W. Clark.
Marietta*†.....Lancaster	D. B. Case.
Martinsburg*†.....Blair	S. B Springer.
▲Mauchchunk*†...Carbon	FREYMAN, HEYDT & NOTHSTEIN.
▲McConnellsburg*†.Fulton	M. R. Shaffner.
McDonald*† Washington	Harry J. Nesbit.
McKeesport*† Allegheny	GEO. O. CALDER,
McKees Rocks*†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
Meadville*† ....Crawford	E. W. McARTHUR.
Mechanicsburg*† C'n'l'd	See Harrisburg.
▲Media*† .....Delaware	G. E. Darlington.
▲Mercer*† .....Mercer	W. H. Cochran.
Mercersburg*† Franklin	H. H. SPANGLER.
Meshoppen*† . Wyoming	See Tunkhannock.
Meyersdale*† ..Somerset	See Somerset.
▲Middleburg*†.....Snyder	F. E. Bower.
Middletown*† .Dauphin	A. E. BRANDT.
Mifflinburg*† .....Union	J. A. Beard.
▲Mifflintown*† .....Juniata	WILBERFORCE SCHWEYER.
▲Milford*† .....Pike	See Sunbury.
Millersburg*†....Dauphin	S. S. Bowman.
Millerstown†.....Butler	See Butler.
Millheim* .....Center	See Bellefonte.
Milton*†.Northumb'land	WILLIAM H HACKENBERG
Minersville*† .Schuylkill	H. B. Bartholomew.
Monongahela*† ..Wash'n	W. K Vance.
▲Montrose*† Susquehanna	H. A. Denney.
Mt.Carmel*†Nor'mberl'd	V. AUTEN.
Mt. Jewett*†.....McKean	H. S. Rogers.
Mount Joy*† .Lancaster	F. A. Ricker.
Mt. Pleasant*† Westm'l'd	B. F. SCANLON.
Mount Union*†H'nt'gd'n	See Huntingdon.
Mountville*† ...Lancaster	See Columbia.
Muncy*† .....Lycoming	R. K. Reeder.
Myerstown*† .....Lebanon	See Lebanon.
Nanticoke*† .....Luzerne	JAMES M. FRITZ.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nazareth*• Northampton	Calvin T. Smith.
New Bethlehem*†. Clar'n	D. M. Geist.
▲New Bloomfield*†. Perry	J. W. Shull.
New Brighton*† . Beaver	Harry Calhoun.
▲New Castle*†. . Lawrence	J. NORMAN MARTIN.
New Holland*† Lancast'r	A. W. Snader.
NewKensing'n*†W's'm'd	See Allegheny.
New Oxford*† ....Adams	See Hanover.
Newport*† .....Perry	James M. Sharon.
Newtown*† .....Bucks	George A. Jenks.
Newville*†. .Cumberland	H. W. McCrea.
New Wilming'n*†Law'nce	D. E. McCready.
Norristo'n*†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*†..... Erie	D. R. Cushman.
North Wales*†M'ntgo'ry	See Norristown.
Oakmont.....Allegheny	SAMUEL M. MEALS.
Oil City*†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*†. Huntingdon	J. M. Steese.
Orwigsburg*†. Schuylkill	See Schuylkill Haven.
Osceola*• .....Tioga	Charles Tubbs.
Osceola Mills*•†Clearfield	See Houtzdale.
Oxford*†.....Chester	W. T. Fulton.
Palmyra*†† .....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*†† ....Chester	A. T. Parke.
Parnassus*†Westmorel'd	John M. Kennedy.
Patton*† .....Cambria	R. Somerville.
PenArgyl*•†Northampt'n	N. D. Chase.
Pennsburg*•† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*•† .... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	PETER BOYD. 1011 Chestnut. Refers to Guaranty Trust & Safe Deposit Co.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	DeKINDER & McNEAL, 606-611 Girard Building. Refers to Corn Exchange National Bank
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	J. MARTIN ROMMEL, 1206-1208 Betz Building. Refers to Third National Bank.
" ..... "	JOSEPH SAVIDGE, 1001 Chestnut. Refers to Commonwealth Title Ins. & Tr. Co.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Bldg. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*†.....Centre	George W. Zeigler.
Phœnixville*†† ....Chester	H. H. GILKYSON.
Pinegrove*†† ....Schuylkill	F. V. Filbert.
▲Pittsburg*†† ....Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Pittsburg Nat. Bank of Commerce Building. Refer to Pittsburg National Bank of Commerce.
" ..... "	WATTERSON & REID. Fidelity Building. Attorneys for City Insurance Co.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York
" ..... "	WISE & MINOR. 1423 Park Bldg. Refer to Allegheny Nat. Bank.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*†.....Luzerne	W. I. HIBBS.
Plymouth*† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*†. McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*†.... Juniata	See Mifflintown.
Pottstown*†† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*†† ....Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*†† . Jef'n	JACOB L. FISHER.
Quakertown*†† ... Bucks	John V. Ommeron

Town and County.	Name.
Quarryville*†† .. Lancaster	See Lancaster.
▲Reading*†† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*†† ..... York	See York.
Reedsville*†† ..... Mifflin	A. Reed Hayes.
Renovo*†† ..... Clinton	Brown & Rogers.
Reynoldsville*†. Jefferson	M. M. Davis.
▲Ridgway*†† ..... Elk	H. A. HALL.
Rimersburg*†..... Clarion	See Bethlehem.
Rochester*†† ..... Beaver	ROBERT W. DARRAGH.
Royersford*†† M'tgomery	E. L. HALLMAN.
Saegerstown*†† Crawford	See Meadville.
Saltsburg*†† ..... Indiana	See Indiana.
Sandylake*†† ..... Mercer	J. H. Robb.
Sayre*†† ..... Bradford	Stewart & Stephens.
Schuylkill Haven*†Sc'k'l	J. A. Moecker.
Schwenkville*†† . Montg'y	See Norristown.
Scottdale*†† Westmorel'd	William L. Ulery.
▲Scranton*†† . Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Banks.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*†† .... Snyder	Charles Hower.
Sellersville*†† ..... Bucks	E. E. Althouse.
Sewickley*†† ...Allegheny	O S. Richardson.
Shamokin*†† . North'mb'd	SAMUEL BECKERT.
Sharon*†† ..... Mercer	A. W. WILLIAMS.
Sharpsburg*†† . Allegheny	Thomas J. Ford.
Sharpsville*†† ..... Mercer	James A. Pierce.
Shenandoah*†† . Sch'ylk'l	S. G. M HOLLOPETER.
Shippensburg*†† ....Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*†Northampton	See Catasauqua.
Slatington*†† ..... Lehigh	D. D. Roper.
Slippery rock*..... Butler	See Butler.
Smethport*†† .... McKean	GARTON & RICHMOND.
▲Somerset*†† ..... Somerset	KOOSER & KOOSER.
Souderton*†† Montgom'y	Henry M. Brownback.
S. Bethlehem*†† . No'h'p'n	J. D. BRODHEAD.
Spartansburg*†. Cra'fo'd	See Titusville.
Springboro*†† . Crawford	See Conneautville.
Spring City*†† .... Chester	Charles S. Wagoner.
Steelton*†† ..... Dauphin	F. B. Wickersham.
Stewartstown*†† ..... York	W. B. Gemmill.
St. Mary's*†† ..... Elk	E. J. Wimmer.
St. Petersburg*†† Clarion	See Clarion
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*†† ...Monroe	STAPLES & ERDMAN.
Sugargrove*..... Warren	J. C. Hamilton.
▲Sunbury*†† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*†. Susq'h'a	JOHN D. MILLER.
Tamaqua*†† ....Schuylkill	H. B. GRAEFF.
Tarentum*†† ...Allegheny	Kennedy & Smith.
Tidioute*†† ..... Warren	See Warren.
▲Tionesta*†† ..... Forest	S. D. Irwin.
Titusville*†† .... Crawford	SAMUEL GRUMBINE.
▲Towanda*†† ..... Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*†† .... Schuylkill	R. S. BASHORE.
Troy*†† ..... Bradford	Ray Gustin.
▲Tunkhannock*†† Wyom'g	James W. Pratt.
Turtlecreek*†. Allegheny	Homer L. Castle.
Tyrone*†† ..... Blair	G. L. OWENS.
Ulysses*• ..... Potter	A. S. Burt.
Union City*†† ..... Erie	Sprout & Morrow.
▲Uniontown*†† .... Fayette	L. H. FRASHER.
Vandergrift*•Westmorl'd	James S. Whitworth.
Verona*†† ..... Allegheny	See Allegheny.
▲Warren*†† ..... Warren	SMITH & ANDREWS.
▲Washington*†† Washi'g'n	JOHN H. MURDOCK.
Waterford*†..... Erie	J. A. Boland.
Watsontown*†. North'l'd	W. F. Shay.
Waynesb'r*†† ..... Delaware	Christopher Fallon.
Waynesboro*†. Franklin	WATSON R. DAVISON.
▲Waynesburg*†† ... Greene	SAMUEL M. SMITH.
▲Wellsboro*†† ..... Tioga	F. E. Watrous.
▲West Chester*†† . Chester	CORNWELL, GREEN & CORNWELL.
Westfield*†† ..... Tioga	D. W. Baldwin.
West Grove*†† .... Chester	G. B. Johnson.
West Newton*†† West'l'd	See Greensburg.
Whitehaven*†† ... Luzerne	G. L. Halsey.
Wilcox*†† ..... Elk	See Ridgway.
▲Wilkes-Barre*†. Luzerne	JOSEPH MOORE.
Wilkinsburg*†Allegheny	W. P. Carter.
Williamsburg*†† .... Blair	See Hollidaysburg.
▲Williamsport*†† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*†† Allegheny	George W. Herriott.
Windber*•..... Somerset	See Somerset.
Wrightsville*†..... York	See Columbia.
Wyalusing*†† ... Bradford	E. A. Strong.
Yardley*†† ..... Bucks	See Doylestown.
▲York*†† ..... York	ROBERT J. LEWIS.
Youngsville*†† .... Warren	G. A. Jackson.
Zelienople*•..... Butler	See Butler

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthony*† ..... Kent	Eugene F. Waner.
Ashaway* .... Washington	See Westerly.
▲Bristol*† ..... Bristol	Samuel Norris, Jr.
Centerville*† ..... Kent	See Providence.
Central Falls*† ..... Prov.	See Providence.
Coventry*† ..... Kent	See Anthony.
Cranston*† .. Providence	See Providence.
▲East Greenwich*† .. Kent	CHARLES J. ARMS.
Greenville* .. Providence	See Providence.
Hope Valley*† .. Washing'n	See Westerly.
▲Kingston*† .. Washington	See Westerly.
Narragansett Pier*† Wash	See Wakefield.
¶▲Newport*† .... Newport	W. P. SHEFFIELD, JR.
North Scituate* ..... Prov.	See Providence.
Olneyville*† .. Providence	N. W. Littlefield.
Pascoag*† ..... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*● ..... Kent	See Anthony.
¶▲Providence*† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville* .. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*† ..... Bristol	GEORGE L. COOKE.
Warwick*● ..... Kent	See East Greenwich.
Westerly*† .. Washington	HARVEY B. AGARD.
Wickford*† .. Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*† .... Abbeville	PARKER & GREENE.
▲Aiken*† ..... Aiken	HENDERSONS.
Allendale*† ..... Barnwell	See Denmark.
▲Anderson*† ..... Anderson	TRIBBLE & PRINCE.
▲Bamberg*† ..... Bamberg	John R. Bellenger.
▲Barnwell*† ..... Barnwell	R. A. Ellis.
Batesburg*† .. Lexington	See Edgefield.
▲Beaufort*† ..... Beaufort	W. J. VERDIER.
Belton*† ..... Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*† .... Cherokee	E. A. Trescot.
Blackville*† ..... Barnwell	See Denmark.
Branchville*† Orangeb'rg	W. H. Reedish.
▲Camden*† ..... Kershaw	C. L. Winkler.
▲Charleston*† . Charleston	MORDECAI & GADSDEN. Counsel for State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*† ..... Chesterfield	Stevenson & Matheson.
▲Chester*† ..... Chester	HENRY & McLURE.
▲Chesterfield*. Chesterfield	E. J. Kennedy.
Clinton*† ..... Laurens	See Laurens.
Clio*† ..... Marlboro	T. W. Boucher.
¶▲Columbia*† ... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*† ..... Horry	R. B. Scarborough.
▲Darlington*† . Darlington	WOODS & MACFARLAN.
Denmark*† ..... Bamberg	S. G. Mayfield.
Dillon*† ..... Marion	Sellens & Sellens.
Easley*† ..... Pickens	See Pickens.
▲Edgefield*† .... Edgefield	A. S. TOMPKINS.
Fingerville .. Spartanburg	See Spartanburg.
▲Florence*† ..... Florence	P. A. WILCOX.
Fort Mill*† ..... York	See Rockhill.
▲Gaffney*† ..... Cherokee	J. C. OTTS.
▲Georgetown*† Georget'wn	Walter Hazard.
▲Greenville*† .. Greenville	ISAAC M. BRYAN.
▲Greenwood*† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*† ..... Hampton	James W. Moore.
Heath Springs* Lancaster	See Lancaster.
Johnston*† ..... Edgefield	See Edgefield.
Kershaw*† ..... Lancaster	E. D. Blakeney.
▲Kingstree*† . Williamsb'g	T. M. Gilland.
▲Lancaster*† ... Lancaster	ERNEST MOORE.
▲Laurens*† ..... Laurens	W. H. MARTIN.
▲Lexington*† .. Lexington	Efird & Dorcher.
▲Manning*† ..... Clarendon	W. C. Davis.
▲Marion*● ..... Marion	C. A. WOODS.
McColl*† ..... Marlboro	See Bennettsville.
▲Monks Corner*† Berkeley	See Charleston.
Mullins*† ..... Marion	See Marion.
▲Newberry*† ... Newberry	J. Y. CULBREATH.
Newry* ..... Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	AMES F. IZLAR.
Pelzer*† ..... Anderson	See Greenville.
Pendleton*† ... Anderson	R. W. Simpson.
▲Pickens* ..... Pickens	Julius E. Boggs.
Prosperity*† .. Newberry	See Newberry.
Ridgeway*† ..... Fairfield	R. A. Means.
Rock Hill*† ..... York	W. J. CHERRY.
▲Saluda* ..... Saluda	Ramage & Gregory.
Seneca*† ..... Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲St. George* ... Dorchester	J. Otey Reed.
St. Matthews*† Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*† ..... Sumter	LEE & MOISE.
Timmonsville*† Florence	See Florence.
▲Union*† ..... Union	HYDRICK & SAWYER.
Varnville*† ..... Hampton	J. W. Moore.
▲Walhalla*† ..... Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*† ... Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*† ... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*† ..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*† ..... Union	See Elk Point.
▲Alexandria*† ..... Hanson	E. E. Wagner.
Alpena*† ..... Jerauld	L. N. Loomis.
Andover*† ..... Day	See Webster.
Arlington*† .. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*† ..... Sanborn	See Woonsocket.
Aurora*† ..... Brookings	See Brookings.
▲Bangor* ..... Walworth	W. R. Green.
▲Bellefourche*† ..... Butte	T. W. La Fleiche.
Beresford*† ..... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills* ..... Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*† ..... Edmunds	A. F. Le Claire.
Bradley*† ..... Clark	See Clark.
Bridgewater*† .. McCook	E. L. Abel.
Bristol*† ..... Day	See Webster.
▲Britton*† ..... Marshall	Byron Abbott.
▲Brookings*† .. Brookings	CHEEVER & CHEEVER.
Bryant*† ..... Hamlin	L. W. Stoeckel.
Canastota* ..... McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*† ..... Miner	See Howard.
Castalia* ..... Charles Mix	See Edgerton.
▲Castlewood*† .... Hamlin	Ezra Adams.
Centerville*† ..... Turner	KUNKLE & KUNKLE.
▲Chamberlain*† ..... Brule	James Brown.
▲Clark*† ..... Clark	C. G. SHERWOOD.
▲Clearlake*† ..... Deuel	T. J. LAW.
Colman*† ..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*† ..... Spink	David Robertson.
Custer*† ..... Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† .. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*† ..... Kingsbury	CHAS. S. WHITING.
Doland*† ..... Spink	Korns & Clark.
Edgmont*† .. Fall River	T. F. McConville.
Edgerton* .... Charles Mix	G. P. HARBEN.
Egan*† ..... Moody	See Flandreau.
Elk Point*† ..... Union	H. M. Wallace.
Elkton*† ..... Brookings	Alexander & Hooker.
Emery*† ..... Hanson	See Alexandria.
Erwin*† ..... Kingsbury	A. W. Stone.
Estelline*† ..... Hamlin	M. S. Liebenstein.
Eureka*† ..... McPherson	James M. Brown.
▲Fairfax* ..... Gregory	E. M. Starcher.
Fairview*† ..... Lincoln	See Canton.
▲Faulkton*† ..... Faulk	Frank Turner.
▲Flandreau*† ..... Moody	GEORGE RICE.
▲Fort Pierre*† ..... Stanley	Homer & Stewart.
Frankfort*† ..... Spink	See Redfield.
Frederick*† ..... Brown	J. C. Simmons.
Freeman*† .. Hutchinson	See Menno.
▲Gannvalley* ..... Buffalo	H. B. Farren.
Garretson*† .. Minnehaha	Orr & Rodabaugh.
Gary*† ..... Deuel	Ashley L. Houghton.
▲Gettysburg*† ..... Potter	F. B. PATTERSON.
Groton*† ..... Brown	F. E. Campbell.
Harrison* ..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*† ..... Brown	See Aberdeen.
Hetland*† ..... Kingsbury	F. W. McGinness.
▲Highmore*† ..... Hyde	F. M. Barnes.
Hill City*† ... Pennington	See Rapid City.
Hitchcock*† ..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Hot Springs*• † Fali River	KELLAR & KELLAR.
▲Howard*• † ..... Miner	Farmer & Farmer.
Hudson*• † ..... Lincoln	A. R. Jamison.
Hurley*• † ..... Turner	John W. Edmunds.
▲Huron*• † ..... Beadle	PYLE & TAYLOR.
▲Ipswich*• † ..... Edmunds	C. H Barron.
Irene*• † ..... Clay	See Yankton.
Iroquois*• † ... Kingsbury	C. G. Swafford.
Jefferson*• † ..... Union	See Elkpoint.
Keystone*... Pennington	See Hill City.
Kimball*• † ..... Brule	J. B. Long.
Lake Preston*• † Kingsb'y	A. R. Abel.
Langford*• † .... Marshall	See Britton.
Lead*• † ..... Lawrence	G. B. Thompson.
Lennox*• † ..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lestervile*• † ... Yankton	A S. Dunning.
▲Madison*• † ..... Lake	J. H. WILLIAMSON.
Mellette*• † ..... Spink	A. A. TWICHELL.
Menno*• † ... Hutchinson	W. Dinock.
▲Milibank*• † ..... Grant	GEORGE S. RIX.
▲Miller*• † ..... Hand	JOHN PUSEY.
▲Mitchell*• † ..... Davison	T. J. SPANGLER.
Montrose*• † ..... McCook	M. A. Butterfield.
▲Mound City*.... Campbell	A. Sutherland.
Mount Vernon*• † Davison	See Mitchell.
▲Oscoma*..... Lyman	J. G. Bartine.
Oldham*• † ..... Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*• † ..... Turner	EDWIN L. BROWN.
Parkston*• † .. Hutchinson	John G. Hawley.
Pierpoint*• † ..... Day	See Webster.
▲Pierre*• † ..... Hughes	IVAN W. GOODNER.
▲Plankinton*• † ..... Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*• † ..... Brule	See Chamberlain.
▲Rapid City*• † Pennington	WOOD & BUELL.
▲Redfield*• † ..... Spink	THOMAS STERLING.
Revillo*• † ..... Grant	R. E. Jones.
▲Salem*• † ..... McCook	E. H. Wilson.
Scotland*• † .. Bon Homme	F. D. Wicks.
▲Sioux Falls*• † Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*• † ..... Roberts	R. O. Pearson.
Spearfish*• † ..... Lawrence	R. F. Crawford.
Spencer*• † ..... McCook	See Salem.
Springfield*• † Bonhomme	Wilcox & Clermont.
▲Sturgis*• † ..... Meade	CHARLES C. POLK.
Summit*• † ..... Roberts	See Wilmot.
Toronto*• † ..... Deuel	See Clear Lake.
Tripp*• † ..... Hutchinson	See Armour.
▲Tyndall*• † ... Bonhomme	W. T Williams.
Valley Springs*• † Minn'ha	See Sioux Falls.
Verdon*• † ..... Brown	See Groton.
▲Vermillion*• † ..... Clay	J. A. COPELAND.
Viborg*• † ..... Turner	See Parker.
Vienna*• † ..... Clark	See Clark.
Volga*• † ..... Brookings	A. S. Mitchell.
Wakonda*• † ..... Clay	See Centerville.
Warner*• † ..... Brown	See Aberdeen.
▲Watertown*• † .Codington	VAN BUSKIRK MYERS.
Waubay*• † ..... Day	See Webster.
▲Webster*• † ..... Day	FRANK SEARS.
Wessington*• † .... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*• † ..... Brookings	Charles H. Farrell.
WhiteLake*• † ..... Aurora	A. H. Henneous.
Whiterock*• † ..... Roberts	See Sisseton.
Whitewood*• † .. Lawrence	See Deadwood.
Willowlake*• † ..... Clark	See Clark.
▲Wilmot*• † ..... Roberts	HOWARD BABCOCK.
Wolsey*• † ..... Beadle	Chenoweth Bros.
▲Woonsocket*• † .. Sanborn	J. T. Kean.
Worthing*• † ..... Lincoln	See Canton.
▲Yankton*• † ..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*..... Crockett	Isaac K Reveile.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*.. Cheatham	J. J Lenox.
▲Athens*..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*• † ..... Bedford	W. B. Bates.
Bells*• † ..... Crockett	Eugene Casey.
▲Benton*..... Polk	B. B. C. Witt.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*• † ..... Hardeman	Wood & McNeal.
Bristol*• † ..... Sullivan	CURTIN & HAYNES.
▲Brownsville*• † . Haywood	J. W. E. MOORE.
▲Byrdstown*..... Pickett	W. J. Chilton.
▲Camden*• † ..... Benton	S. L. Peeler.
▲Carthage*• ..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*• † .... Hickman	CLAGETT & FLOWERS.
▲Charlotte*..... Dickson	Morris & Cook
▲Chattanooga*• † . Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
▲Clarksville*• † .... Montg'y	LEECH & SAVAGE.
▲Cleveland*• † ..... Bradley	J. C. Ramsey.
Clifton*..... Wayne	See Waynesboro.
▲Clinton*• † ..... Anderson	J. A. Fowler.
Coalcreek*• † .. Anderson	See Clinton.
Collierville*• † ..... Shelby	See Memphis.
▲Columbia*• † ..... Maury	J. C. VOORHIES
▲Cookeville*• ..... Putnam	A. Algood.
▲Covington*• † ..... Tipton	C. B. Simonton.
▲Crossville*... Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*• † Claib'ne	J. H. S. Morison.
▲Dandridge*• † .... Jefferson	Eugene Holtsinger.
▲Dayton*• † ..... Rhea	B. G. McKENZIE.
▲Decatur*..... Meigs	J. W. Lillard.
▲Decaturville*.... Decatur	J. A. England.
Decherd*• † ..... Franklin	See Winchester.
Dickson*• † ..... Dickson	W. E. Cullum.
▲Dover*..... Stewart	J. W. Stout.
▲Dresden*• † ..... Weakley	T. K. Reynolds.
▲Dunlap*• † ..... Sequatchie	Stewart & Stewart.
Dyer*• † ..... Gibson	See Trenton.
▲Dyersburg*• † ..... Dyer	D. B. JOHNSON.
▲Elizabethton*• † ..... Carter	TIPTON & MILLER.
▲Erin*• † ..... Houston	Dunbar & Hobbs.
▲Erwin*..... Unicoi	See Johnson City.
▲Fayetteville*• † .... Lincoln	W. B. LAMB.
▲Franklin*• † ... Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro*..... Jackson	J. T. & O. H. Anderson.
▲Gallatin*• † ..... Sumner	B. D. BELL.
Goodlettsville*• † Davidson	Pardue & Bass.
Gordonsville*• ..... Smith	E. M. McDonald.
▲Greeneville*• † .... Greene	Shoun & Susong.
Greenfield*• † ... Weakley	J. C James.
Halls*• ..... Lauderdale	See Dyersburg.
Harriman*• † ..... Roane	S. C. BROWN.
▲Hartsville*..... Trousdale	J. E. Foust. Jr.
▲Henderson*• † ..... Chester	T. F Stubblefield.
Humboldt*• † ..... Gibson	G. W. WADE.
▲Huntingdon*• † .... Carroll	Allbritten & Maddox.
▲Huntsville*..... Scott	J. F. Baker.
▲Jacksboro*..... Campbell	W. R. Peters.
▲Jackson*• † ..... Madison	ROBERT W. HAYNES.
▲Jamestown*..... Fentress	CONATSER & CASE.
▲Jasper*• † ..... Marion	Spears & Roberson.
Jellico*• † ..... Campbell	H. M. Goins.
JohnsonCity*• † . Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*• † Washington	Newton Stocker.
Kenton*• † ..... Obion	J. L. Fry.
▲Kingston*..... Roane	YOUNG & BREAZEALE.
▲Knoxville*• † ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette*..... Macon	J. S. Wootten.
▲Lawrenceburg*• † Lawr'ce	W. R. King.
▲Lebanon*• † ..... Wilson	McCLAIN & McCLAIN.
Lenoir City*..... Loudon	Fox & Greer.
▲Lewisburg*• † .... Marshall	W. P. McClure.
▲Lexington*• † .. Henderson	John E. McCall.
Liberty*..... De Kalb	See Smithville.
▲Linden*..... Perry	Fred M. Carter.
▲Livingston*..... Overton	W. H. Hussey.
▲Loudon*• † ..... Loudon	G W. Fox.
▲Lynchburg*..... Moore	Parks & Parks.
Lynnville*• † ..... Giles	See Pulaski.
▲Madisonville*• † .... Monroe	McCroskey & McCroskey.
▲Manchester*• † ..... Coffee	Cross & Ramsey.
Martin*• † ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*..... Blount	F. H. LAMON.
▲Maynardville*..... Union	N. & Samuel J. Allor.
McKenzie*• † ..... Carroll	See Huntingdon.
▲McMinnville*• † ... Warren	LIND & HOODENPYL.
▲Memphis*• † ..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. Refers to Mechanics National Bank, New York.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Memphis *†.....Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† .....Gibson	S. R. CLARK.
▲Morristown*† ..Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*†..Jefferson	C. T. Rankin.
▲Mountain City*..Johnson	Donnelly & Donnelly.
Mount Pleasant*†.Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†...Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co
Newbern*†.....Dyer	N. L. Scobly.
Newburg .....Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*†.....Obion	See Union City.
▲Ooltewah*† .....James	See Chattanooga.
▲Paris*† .....Henry	J. C. SWEENEY.
Petersburg*† ....Lincoln	See Fayetteville.
▲Pikeville*†.....Bledsoe	John C. Myers.
▲Pulaski*† .....Giles	Z. W. EWING.
▲Ripley*† .....Lauderdale	Thomas Steele.
Rockwood*† .....Roane	T. A. WRIGHT.
▲Rogersville*†...Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwie.
Rutledge*† .....Grainger	A. F. Bryan.
▲Savannah*.....Hardin	Broyles & McDougall.
▲Selmer*† .....McNairy	W. K. Abernathy.
▲Sevierville*.....Sevier	M. B. McMahon.
▲Shelbyville*† ....Bedford	E. CALDWELL.
▲Smithville*.....DeKalb	R. L. Cantrell.
▲Sneedville*.....Hancock	W. B. Davis.
▲Somerville*† .....Fayette	H. C. Moorman.
South Pittsburg*†Marion	M. M. Allison.
▲Sparta*† .....White	M. A. Cummings.
▲Spencer* .....Van Buren	A. L. Hamby.
Spring City*†.....Rhea	R. C. M. Cunningham.
▲Springfield*†..Robertson	A. E. GARNER.
Sweetwater*† ....Monroe	Young & Young.
▲Tazewell*▪.....Claiborne	H. Y. Hughes.
▲Tiptonville*.....Lake	W. W. Cochran.
Tracy City*† .....Grundy	J. B. Ferguson.
▲Trenton*† .....Gibson	DEASON, RANKIN & ELDER.
Trimble*† .....Dyer	See Newbern.
Troy*.....Obion	J. G. Smith & Son.
Tullahoma*† .....Coffee	Davidson & Aydelott.
▲Union City*† .....Obion	L. S. PARKS.
▲Wartburg*.....Morgan	Baker & Riseden.
Wartrace*† .....Bedford	C. S. Ivie.
Watertown*▪.....Wilson	A. P. Wemock.
▲Waverly*† ...Humphreys	J. F. SHANNON.
▲Waynesboro*.....Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury*.....Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† .....Taylor	LEGETT & KIRBY.
▲Albany*† ....Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† .....Nueces	See Corpus Christi.
▲Alpine*† .....Brewster	L. F. Fishback.
Alvarado*† .....Johnson	I. A. Patton.
Alvin*† .....Brazoria	L. F. Fishback.
Alvord*† .....Wise	J. W. Bashaw.
▲Amarillo*† .....Potter	Plemmons & Veal.
▲Anderson* .....Grimes	Buffington & Buffington.
▲Angleton*† .....Brazoria	L. R. Bryan.
▲Anson*.....Jones	R. Colbert.
Aransas Pass*†San Pat'io	See Corpus Christi.
▲Archer City*.....Archer	T. H. Marberry.
Arlington*† .....Tarrant	J. O. W. Burney.
▲Athens*▪ .....Henderson	RICHARDSON, WATKINS & MILLER.
Atlanta*† .....Cass	O'Neal & Allday.
¶▲Austin*† .....Travis	J. L. PEELER. General Attorney for over twenty-five corporations and wholesale houses.
▲Baird*† .....Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera*.....Bandera	J. R. Storms.
▲Barstow*† .....Ward	See Pecos.
▪ Bartlett*† ....Williamson	▪See Belton.
▲Bastrop*† .....Bastrop	ORGAIN & GARWOOD.
▲Batesville* .....Zavalla	See Pearsall.
▲Bay City*.....Matagorda	William E. Austin.
▲Beaumont*† ...Jefferson	HARDY & HARDY.
▲Beeville*† .....Bee	J. C. CRISP.
▲Bellville*† .....Austin	Blake & Holland.
▲Belton*† .....Bell	W. S. SHIPP.
▲Benjamin* .....Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† .....Howard	S. H. MORRISON.
Blanco* .....Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† .....Lamar	See Paris.
▲Boerne*† .....Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston .....Bowie	See Texarkana.
Bowie*† .....Montague	G. W. WALTHALL.
▲Brackettville*† ...Kinney	W. L. CLAMP.
▲Brady* .....McCulloch	F. M. Newman.
Brandon*† ..... Hill	See Hillsboro.
▲Breckenridge* ..Stephens	William Veale & Son.
Bremond*† ...Robertson	J. W. Woods.
▲Brenham*† ..Washington	CAMPBELL & PENNINGTON.
Bridgeport*† ..... Wise	See Decatur.
▲Brownsville*† ..Cameron	JAMES B. WELLS.
▲Brownwood*† ....Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* .....Newton	Blake & Smith.
▲Burnet*† .....Burnet	J. G. Cook.
Burton*† ....Washington	J. J. McCain.
▲Caldwell*† .....Burleson	Alexander & Heslip.
Calvert*† .....Robertson	Field & Taylor.
▲Cameron*† ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† .....Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*▪ .....Randall	See Amarillo.
▲Carrizo*† .....Zapata	See Pearsall.
▲Carrizo Springs* ..Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* .....Medina	See Uvalde.
▲Center* .....Shelby	I. O. B. RICHARDSON.
▲Centerville* .....Leon	Dean & Dean.
▲Channing*† .....Hartley	W. Boyce.
Chico*† .....Wise	John L. Morris.
▲Childress*† .....Childress	W. T. McConnell.
Cisco*† ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*† .....Donley	H. B. White.
▲Clarksville*† ..Red River	Chambers & Dook.
▲Claude*† .....Armstrong	Ira Webster.
▲Cleburne*† .....Johnson	GOLDSMITH & WALKER.
Clifton*† ..... Bosque	J. C. O'Bryan.
▲Coldspring* ..San Jacinto	Felix G. Bryan.
▲Coleman*† .....Coleman	T. R. AUSTIN.
▲Colorado*† .....Mitchell	W. B. Crockett.
Columbia*† .....Brazoria	J. N. Shapard.
▲Columbus*† ....Colorado	GEORGE McCORMICK.
▲Comanche*† ..Comanche	L. B. Russell.
Commerce*† ..... Hunt	T. W. Thompson.
▲Conroe*† ..Montgomery	T. E. Humphrey.
▲Cooper*† ..... Delta	L. L. Wyly.
▲Corpus Christi*† .Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Creason*† ..... Hood	See Cleburne.
▲Crockett*† .....Houston	ADAMS & ADAMS.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Dalngerfield*† .....Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† ..... Wise	R. E. CORSWELL.
DeKalb*† .....Bowie	W. W. Dillard.
Deleon*† .....Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† .....Red River	See Clarksville.
▲Dickens* .....Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† .... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† .....Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma*† ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. ▪Money Order Office. ▪Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Floresville*†..... Wilson	B. F. BALLARD.
▲Floydada*..... Floyd	See Plainview.
Forney*†..... Kaufman	See Terrell.
▲Fort Davis*†.... Jeff Davis	O. L. Price.
▲Fort Stockton*..... Pecos	See Pecos.
▲Fort Worth*†.... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*†.... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*..... Navarro	B. H. Johnson.
▲Gail*..... Borden	See Snyder.
▲Galnesville*†. Galveston	STUART & BELL.
▲Galveston*†... Galveston	LEWIS FISHER. Refers to any Bank or business house in the city.
" ..... "	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co
" ..... "	SPENCER & SCOTT. Refer to Galveston National Bank or any Bank or business man in Galveston.
Ganado*†..... Jackson	See Edna.
▲Garden City*.. Glasscock	See Midland.
Garland*†..... Dallas	See Dallas.
▲Gatesville*†..... Coryell	J. E. Walker.
▲Georgetown*†.. Will'son	COOPER SANSOM.
▲Giddings*†..... Lee	J. L. Rousseau.
▲Gilmer*†..... Upshur	Barnwell & Eberhart.
▲Glenrose*..... Somervell	B. F. ROBERTS.
▲Goldthwaite*†..... Mills	E. B. ANDERSON.
▲Goliad*†..... Goliad	G. E. Pope.
▲Gonzales*†..... Gonzales	BURGESS & HOPKINS
▲Graham*..... Young	Arnold & Arnold.
▲Granbury*†..... Hood	J. J. HINER.
Grandview*†... Johnson	F. A. Arnold.
Granger*†.... Williamson	J. W. Poscy.
▲Greenville*†..... Hunt	JOHN T. CRADDOCK.
▲Groesbeck*†.. Limestone	Farrar, Williams & Farrar.
▲Groveton*†..... Trinity	Kenley & Stevenson.
▲Guthrie*..... King	See Benjamin.
▲Hallettsville*†... Lavaca	PATTON & ELLIS.
▲Hamilton*†..... Hamilton	J. A. Eidson.
▲Hansford..... Hansford	See Canadian.
▲Haskell*..... Haskell	Foster & Scott.
Hearne*†..... Robertson	Bishop & Lane.
▲Hemphill*..... Sabine	A. D. Hamilton.
▲Hempstead*†..... Waller	A. C. Tompkins.
▲Henderson*†..... Rusk	J. HARVEY TURNER.
▲Henrietta*†..... Clay	W. G. EUSTIS.
Hico*†..... Hamilton	D. Langford.
▲Hidalgo*..... Hidalgo	See Rio grande.
Higgins*†..... Lipscomb	E. C. Gray.
▲Hillsboro*†..... Hill	WEAR & MORROW.
Holland*†..... Bell	See Belton.
▲Hondo*†..... Medina	E. De Montel.
Honeygrove*†.... Fannin	G. W. Wells.
▲Houston*†..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*†..... Grayson	See Sherman.
Hubbard*..... Hill	Boyd & Frisby.
▲Huntsville*†..... Walker	McKINNEY & HILL.
Hutto*†..... Williamson	See Taylor.
Iowapark*†..... Wichita	Hinton Smith.
Italy*†..... Ellis	See Waxahachie.
Itasca*†..... Hill	M. S. Wood.
▲Jacksboro*..... Jack	E. W. Nicholson.
Jacksonville*†. Cherokee	See Rusk.
▲Jasper*..... Jasper	W. W. BLAKE.
▲Jefferson*†..... Marion	R. R. TAYLOR.
Jewett*†..... Leon	See Centerville.
▲Johnson City*..... Blanco	N. T. Stubbs.
▲Junction*..... Kimble	Horace E. Williams.
▲Karnes City*†.... Karnes	J. C. GOODE.
▲Kaufman*†.... Kaufman	JAMES YOUNG.
Kemp*..... Kaufman	See Kaufman.
Kerens*†..... Navarro	See Corsicana.
▲Kerrville*†..... Kerr	Garrett & Burney.
Killeen*†..... Bell	See Belton.
Kosse*†..... Limestone	See Groesbeck.
▲Kountze*†..... Hardin	W. W. DIES.
Kyle*..... Hays	See San Marcos.
Ladonia*†..... Fannin	R. M. Rowland.
▲Lagrange*†..... Fayette	Lane & Lane.
▲Lampasas*†.... Lampasas	W. B. ABNEY.
Lancaster*†..... Dallas	John W. George.
▲Laplata..... Deaf Smith	C. G. Witherspoon.
Laporte*†..... Harris	See Houston.
▲Laredo*†..... Webb	DODD & MULLALLY.
Leander*†... Williamson	See Georgetown.
Leonard*†..... Fannin	Ross & Ross.
Lewisville*†..... Denton	See Denton.
▲Liberty*†..... Liberty	T. E. Branch.
▲Linden*..... Cass	J. S. Mills.

Town and County.	Name.
▲Lipscomb*..... Lipscomb	See Canadian.
▲Livingston*†..... Polk	Hill & Hill.
▲Llano*†..... Llano	J. H. McLean.
▲Lockhart*†..... Caldwell	J. J. SHEPPARD.
▲Longview*†..... Gregg	Turner & McHaney.
Lorena*†.... McLennan	See Waco.
Lott*†..... Falls	George A. Hodges.
▲Lubbock*..... Lubbock	See Plainview.
▲Lufkin*†..... Angelina	Mantooth & Townsend.
Luling*†..... Caldwell	H. B. Story.
▲Madisonville*.... Madison	Dean & Dean.
Manor*†..... Travis	James M. Harris.
Mansfield*..... Tarrant	W. D. House.
Marble Falls*†... Burnet	See Burnet.
▲Marfa*†..... Presidio	H. H. Kilpatrick.
▲Marlin*†..... Falls	MARTIN & EDDINS.
▲Marshall*†..... Harrison	T. P. Young.
▲Mason*†..... Mason	Runge & Crawford.
▲Matador*..... Motley	See Plainview.
McGregor*†.. McLennan	W. C. O'Bryan.
▲McKinney*†..... Collin	JENKINS & McCLELLAN.
▲Memphis*†..... Hall	C. R. Brice
▲Menardville*..... Menard	L. W. Ainsworth.
▲Meridian*†..... Bosque	Robertson & Robertson.
Merkel*†..... Taylor	See Abilene.
Mesquite*†..... Dallas	See Dallas.
Mexia*†..... Limestone	W. E. Doyle.
▲Miami*†..... Roberts	C COFFEE.
▲Midland*†..... Midland	R. H. Zane.
Midlothian*†..... Ellis	J. H. Peebles.
Milford*†..... Ellis	H. N. C. Davis.
Mineola*†..... Wood	Cate & Bruce.
Mineralwells *†P'ioPinto	Albert Stevenson.
Mineeetle*..... Wheeler	See Amarillo.
▲Montague*..... Montague	G. W. ALCORN.
Moody*†..... McLennan	John S. Patterson.
Morgan*†..... Bosque	See Meridian.
Moulton*†..... Lavaca	See Flatonia.
Mount Calm*†..... Hill	See Hillsboro.
▲Mt. Pleasant*†..... Titus	S. P. Founders.
▲Mt. Vernon*†... Franklin	R. E. Dorenport.
▲Nacogdoches*†Na'doch's	J. C. HARRIS.
Naples*†..... Morris	See Daingerfield.
Navasota*†..... Grimes	G. W. L. CARR.
New Boston*†.... Bowie	R. M. Hubbard.
▲New Braunfels*†. Comal	F. J. MAIER.
▲Newton*..... Newton	Cheatham & Syler.
Nocona*†..... Montague	W. D. Hagler.
▲Oakville*..... Live Oak	F. H. Church.
▲Ochiltree..... Ochiltree	See Higgins.
▲Odessa*†..... Ector	See Midland.
Omaha*†..... Morris	See Daingerfield.
▲Orange*†..... Orange	HOLLAND, LINK & HOLLAND
Overton*†..... Rusk	See Henderson.
▲Ozona*..... Crockett	S. D. Foote.
▲Paducah*..... Cottle	See Quanah.
▲Paintrock*..... Concho	Garland & Montgomery.
▲Palestine*†.... Anderson	B. H. GARDNER.
▲Palopinto*†.... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*†..... Carson	See Amarillo.
▲Paris*†..... Lamar	ALLEN & DOHONEY.
Parnell..... Roberts	See Canadian.
▲Pearsall*†..... Frio	R. W. Hudson.
▲Pecos*†..... Reeves	T. J. Hefner.
Pilotpoint*†..... Denton	John Collier.
▲Pittsburg*†..... Camp	W. R. HEATH.
▲Plainview*..... Hale	L. S. Kinder.
Plano*†..... Collin	R. T. Shelton.
▲Pleasanton*..... Atascosa	G. M. Martin.
Port Arthur*†.. Jefferson	J. WILLIAMS.
▲Port Lavaca*†. Calhoun	W. Wilson.
▲Quanah*†..... Hardeman	M. M. HANKINS.
▲Quitman*..... Wood	V. B. Harris.
▲Rayner*..... Stonewall	See Anson.
▲Refugio*..... Refugio	See Victoria.
▲Richmond*†.. Fort Bend	D. R. Pearson.
▲Riogrande*†..... Starr	MONROE & SEABURY.
▲Robert Lee*..... Coke	W. C. Merchant.
▲Roby*..... Fisher	Crane & Yantis.
Rockdale*†..... Milam	N. H. Tracy.
Rockisland*†.... Colorado	See Weimar.
▲Rockport*†..... Aransas	E. A. Stevens.
▲Rocksprings*.... Edwards	Samuel Hough.
▲Rockwall*†.... Rockwall	W. B. Wade.
Rodgers*†..... Bell	See Belton.
Rosebud*†..... Falls	George W. Riddle.
Roundrock*†.. W'l'mson	R. R. Hyland.
Royse City*.... Rockwall	See Greenville.
Runge*†..... Karnes	E. G. Gillett.
▲Rusk*†..... Cherokee	E. C. DICKINSON.
Saint Jo*†..... Montague	H. W. Hunt
▲San Angelo*†Tom Green	J. T. THOMSON.
▲San Antonio*†..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*•† .....Bexar (*Continued.*)	DENMAN, FRANKLIN & McGOWN, Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•† .....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barbet.
▲San Saba*† ..... San Saba	JOHN T. WALTERS.
Santa Anna*•† .. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•† .....Grayson	C. L. GALLOWAY & H. B. HEFLIN.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•† .... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
Stamford .....Jones	G. M. SCARBOROUGH.
▲Stanton*•† .....Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* ....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Springs*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† ....Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† .....Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana•† .....Bowie	WEBBER & WEBBER.
▲Texline*•† .....Dallam	See Clayton, N. M.
Thornton*•†.. Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Smith	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Grayson	E. J. Humphreys.
Velasco*•† .....Brazorin	Lewis R. Bryan.
▲Vernon*•† .....Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Waillsville* ....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•† .....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•†...Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•† .....Hill	W. T. Moore.
Whitt* .....Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Willspoint*•† ..Van Zandt	W. B. Wynne.
Winnsboro*•† .....Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•†...Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† .....Collin	See Plano.
Yoakum*•† .....DeWitt	THOMAS SMOOT.
Yorktown*•† .....DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
Ashley .....Uinta	See Vernal.
▲Beaver*†..... Beaver	W. F. Knox.
▲Brigham*•†..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	B. N. C. Stott.
▲Farmington*•† .....Davis	Wilson & Wiley.
▲Fillmore*† .....Millard	J. A. Melville.
▲Heber* .....Wasatch	A. C. HATCH.
▲Junction* .....Piute	See Beaver.
Kanab*† .....Kane	J. F. Brown.
Kaysville*†..... Davis	Thomas H. Phillips.
Lehi City*•† ..... Utah	P. Evans.
▲Loa* .....Wayne	See Beaver.
▲Logan*•† ..... Cache	P. E. KEELER.
▲Manti*•† .....Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab* .....Grand	J. N. Corbin.
▲Monticello* .....San Juan	See Dolores, Colo.
▲Morgan*•† .....Morgan	Samuel Francis.
•Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen
▲Nephi*•† ..... Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*†..... Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•† ..... Utah	SAMUEL A. KING.
▲Randolph* ..... Rich	See Logan.
▲Richfield*•† ..... Sevier	L. J. STEWART.
¶▲Salt Lake City*•† Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•† .....Utah	See Provo City.
Springville*•† ..... Utah	See Provo City.
▲St. George*†..Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•† .....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .....Franklin	H. F. Brigham.
Barnet*•† .....Caledonia	C. A. Horsford.
Barre*•† .....Washington	GEORGE A. BRIGHAM.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere*.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† .....Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke..... Caledonia	See St. Johnsbury.
▲Burlington*•†. Chittenden	J. H. MOOMBER.
Cambridge*•†.... Lamoille	See Hyde Park.
Canaan*•† ..... Essex	See Colebrook, N. H.
Castleton*•† .....Rutland	HENRY L. CLARK.
Cavendish*•† .....Windsor	See Ludlow.
Charleston..... Orleans	See Island Pond.
▲Chelsea*..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry* ..... Orleans	See Hyde Park.
Danville*•† ..... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•† ..... Orleans	See Newport.
East Burke* ... Caledonia	C. T. A. Humphrey.
Eden* ..... Lamoille	See Hyde Park.
Elmore* ..... Lamoille	See Hyde Park.
EnosburgFalls*•†Franklin	E. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† .....Franklin	Isaac N. Chase.
Fair Haven*•† ....Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall*..... Essex	See St. Johnsbury.
Hardwick*•†.... Caledonia	MELVIN G. MORSE.
Hartford*•† .....Windsor	Samuel E. Pingree.
Highgate*• ..... Franklin	C. G. Austin.
▲Hyde Park*•†.... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† .... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•† .... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†. Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† .....Essex	See St. Johnsbury.
Lyndon*•† .....Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Sprgs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington
¶▲Montpelier*•† Wash'ton	T. J. DEAVITT.
Morrisville*•† ...Lamoille	Powers & Cheney.
▲Newfane*•† .... Windham	See Brattleboro.
▲Newport*•†..... Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

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Town and County.	Name.
Northfield*•† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPownal*•†Ben'gton	T. E. Brownell.
North Troy*•†.....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell*.....Addison	See Brandon.
Pittsford*•†.....Rutland	See Rutland.
Plainfield*•†.Washington	O. L. Hoyt.
Poultney*•† .....Rutland	Beaman & Platt.
Proctor*•† .....Rutland	F. C. Partridge.
Proctorsville*•† Windsor	S. S. Emery.
Randolph*•† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*•† Bennington	Faxon L. Bowen.
Richford*•† .. ..Franklin	POWELL & POWELL.
Rockingham... Windham	See Bellows Falls.
Roxbury*•†..Washington	See Northfield.
Royalton*•† .....Windsor	R. C. Dennison.
▲Rutland*•† .....Rutland	JOEL C. BAKER.
SouthRoyalton*•†Windsor	Tarbell & Whitham.
Springfield*•†... Windsor	A. M. Allen.
▲St. Albans*•†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*•†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*† .....Orange	See Chelsea.
Swanton*•† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*•† .Chittenden	J. J. Monahan.
Vergennes*•† ....Addison	Frank L. Fish.
Waitsfield* ..Washington	See Montpelier
Waterbury*•† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*•†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph... Orange	See Randolph.
White River Jc*•†Wi'ds'r	Wm. Batchelder.
Whittingham*† Windham	See Wilmington
Wilmington*•†. Windham	O. E. Butterfield.
Windsor*•† .....Windsor	J. C. Enright
Winooski*•† ..Chittenden	See Burlington.
Wolcott*•† ....Lamoille	See Hyde Park.
▲Woodstock*•† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*•†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*•† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*•† .....Amelia	Southall & Farrar.
▲Amherst*•†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*•† .....Nelson	Brown & Loving
Ashland*•† .....Hanover	STONEWALL J. DOSWELL.
Aylett* .....King William	Wm. R. Aylett.
Basic City*•†....Augusta	See Staunton.
Beaver Dam*•†..Hanover	S. Carter Redd.
▲Bedford City*•†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*•† ...Clarke	A. Moore, Jr.
Big Stone Gap*•† ...Wise	Ayers & Ayers
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*•†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*•† Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*•† Rock'g'm	See Harrisonburg.
Bristol*† ....Washington	See Bristol, Tenn
Buchanan*•†... Botetourt	H. A. Latane.
▲Buckingham* Buck'gh'm	W. M. Cabell.
Buenavista*•†Rockbridge	C. B. GUYER.
Burkeville*•† ..Nottoway	See Crewe.
Cape Charles*•†North'ton	John T. Daniel.
▲Charles City Charles City	D. G. Tyler.
▲Charlottesville*•† Alb'le	MICAJAH WOODS.
Chase City*•†Mecklenb'rg	W. H. Smith.
▲Chatham*•†..Pittsylvania	See Danville.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*•†..... Surry	See Surry.
Clarksville*•† Mecklenb'g	Henry Wood, Jr.
Clifftonforge*•†Allegheny	George F. Anderson.
▲Clintwood*.... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn* ....King George	J. E. Mason.
▲Courtland*•†Southampt'n	Prince & McLemore.
▲Covington*•†.. Alleghany	R. L. PARRISH.
Crewe*•†..... Nottoway	W. H. Mann
▲Culpeper*•†.....Culpeper	Rixey & Barbour.
▲Cumberland*•†Cumberl'd	A. B. Armstrong.
Cumnor..King and Queen	Pollard & Pollard.
Danville*•†....Pittsylvania	HENRY R. MILLER.
▲Denbigh*..... Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*•†Char'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*•†Montgomery	See Christiansburg.
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*...Shenandoah	See Woodstock.
▲Emporia*•† . Greensville	W. S. Goodwyn.
▲Fairfax*†..... Fairfax	MOORE & KEITH.
▲Farmville*•†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*..... Botetourt	E. V. Barley.
▲Floyd*..... Floyd	James L. Tompkins.
Franklin*•†.Southampton	J. C. Parker.
Fredericksb'rg*•† Spotts'a	Thomas P. Wallace.
▲Front Royal*•†... Warren	O'Flaherty & Fulton.
▲Gate City*•†..... Scott	ROBERT R. KANE.
Glade Spring*•†Washin'n	A. L. Robinson.
▲Gloucester*•†...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*•†...Orange	Phillip Barbour.
Graham*•† .....Tazewell	J. W. Hicks.
▲Grundy*.....Buchanan	Finney & Stinson.
Hague†..... Westmoreland	R. H. Beale.
▲Hampton*•†Elizab'th City	S. GORDON CUMMING.
▲Hanover*•†..... Hanover	G. P. Haw.
▲Harrisonburg*•† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*•†P'nce Wil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville* ..... Carroll	W. D. Tompkins.
▲Houston*•† ..... Halifax	William Leigh.
▲Independence*...Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*•†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*•†Bruns'ck	R. Turnbull.
▲Lebanon*..... Russell	H. A. Routh.
▲Leesburg*•† ..... Loudoun	EDWIN E. GARRETT.
▲Lexington*•†. Rockbridge	D. E. MOORE.
▲Louisa*•†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*..... Nelson	S. B. Whitehead.
▲Lunenburg*... Lunenburg	I. B. Bell.
▲Luray*•† ..... Page	WALTON & BRO.
Lynchburg*•†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison* .....Madison	Hay & Jeffries.
Manassas*•†Prince Will'm	Sinclair & Lion.
Manchester*•† Chesterfi'd	C. L. Page.
▲Marion*•† ..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*•†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*..... Lancaster	See Lancaster.
▲Monterey*..... Highland	Charles P. Jones.
▲Montross*.Westmoreland	R. J. Washington.
Mt. Jackson*•†Shenand'ah	L. Triplett, Jr.
Newbern*.....Pulaski	I. H. Larew.
▲New Castle*†..... Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*•†Shenandoah	Bennick & Price.
Newport News*•†Warw'k	NELMS & WISE.
Norfolk*•†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*•†...Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort*† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*•†..... Orange	James W. Morton.
▲Palmyra*..... Fluvanna	W. B. Pettit.
PamplinCity*•†Appom't'x	W. C. Franklin.
Parksley*•† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†....Lee	E. W. Pennington.
Petersburg*•†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*•† ...Tazewell	W. W. French.
▲Portsmouth*•†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*•†...Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*•†Prin.Anne	W. J. Whitehurst.
▲Pulaski City*•†... Pulaski	WYSOR & GARDNER.
Radford*•†. Montgomery	R. L. Gardner.
Richlands*•† .....Tazewell	H. C. Anderson.
¶▲Richmond*•†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
¶▲Richmond *•†....Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†. Franklin	L. W. Anderson.
Rural Retreat*•†....Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*.....Middlesex	W. W. Woodward.
Scottsville*•†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv'a	A. B. Rawlings.
▲Stafford*.....Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.... Nansemond	E. K. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†. ....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*.....Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†.....Sussex	J. F. West.
Waynesboro*•†...Augusta	See Staunton.
▲W.Appomattox*Appo'tox	See Lynchburg.
West Point*•†. K. William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County.	Name.
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•† ....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	J. E. WILLIS.
Chelan* .....Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†.....Stevens	C. A. Mantz.
▲Conconully* ...Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•†.....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ...Kittitas	KAUFFMAN & FROST.
Elma*•†.....Chehalis	E. L. Minard.
▲Everett*•† ....Snohomish	BLACK & EDWARDS.
Fairhaven*•†...Whatcom	Kerr & McCord.
Farmington*•† Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•†.....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Stranger.
Harrington*•†....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†.....Cowlitz	J. F. Van Name.
Kettle Falls*• ....Stevens	See Colville.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*•† .....Spokane	John L. Dirks.
Marysville*•† .Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	H. A. McLEAN.
Northport*•† ..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ...Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†....Thurston	CAMPBELL & DE FILIPPO.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Rpublic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle
" ..... "	CAMPBELL & DE FILLIPPO. Refer to National Bank of Commerce.
" ..... "	GRAY & TAIT. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN. Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•† .....Skagit	J. Henry Smith.
▲Shelton.....*• .....Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co.,and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
Waterville*..... Douglas	W. A. Brenton.
▲Wenatchee*•†..... Chelan	Kirk & Whited.
▲Whatcom*•† ...Whatcom	O. P. BROWN.
▲Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County.	Name.
▲Addison*.....Webster	THURMOND & WOODDELL.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†.....Marshall	See Wheeling.
▲Berkeley Sp'gs*•†.....Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†... Upshur	G. M. FLEMING.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†..... Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN, McCLINTIC & MATHEWS. Attorneys for Citizens National Bank.
▲Charlestown*•†..Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†... Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	C. O Strieby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

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Town and County.	Name.
▲Fairmont*•† ..... Marion	E. F. HARTLEY
▲Fayetteville*..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville*..... Gilmer	Linn, Withers & Bonner.
Gormania*•..... Grant	See Petersburg.
▲Grafton*•†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*•..... Cabell	See Huntington.
▲Hamlin* ..... Lincoln	D. E. Wilkinson.
Harper'sFerry*•† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*•† .....Tucker	See Parsons.
▲Hinton*•†..... Summers	MILLER & READ.
Huntersville*.Pocahontas	H .S. Rucker.
▲Huntington*•†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Ripley.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•†..... Mineral	W. C. CLAYTON.
Keystone*•†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*•†.....Marion	C. A. Snodgrass.
▲Marlinton*.. Pocahontas	L. M. McCLINTIC.
▲Martinsburg*•† .Berkeley	FLICK, WESTENHAVER & BAKER.
▲Middlebourne*.....Tyler	Boreman & Carter.
Montgomery*•†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*•†..Monongalia	COX & BAKER
▲Moundsville*•†.. Marshall	Meighen & Oldham.
▲NewCumberland*•†Han'k	J. R. Donehoo.
▲New Martinsville*•†W'tz'l	Hall & Hall.
▲Oceana* .....Wyoming	Edward Sarver.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	W. B. Maxwell.
Pennsboro*•†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*•†..... Barbour	Dayton & Dayton.
Piedmont*•†..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*•†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Pruntytown*..... Taylor	See Grafton.
Ravenswood*•†..Jackson	N. C. Prickett.
▲Ripley*•.....Jackson	WARREN MILLER.
▲Romney*•.....Hampshire	JOHN J. CORNWELL.
Roncevert*•†Greenbrier	Price & McWhorton.
Salem*•† .....Harrison	See Parkersburg.
Shepherdstown*•† Jef'n	G. M. Beltzhoover.
Shinnston*•† ....Harrison	George F. Randall.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*•† ....Kanawha	J. B. Whittington.
St. George* ..... Tucker	See Parsons.
▲St. Marys*•†..... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*•† ..... Braxton	B. P. & V. B. HALL.
Terra Alta*•† .... Preston	O. C. Crane.
Thomas*•†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*•†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	W. M. Werkman.
▲Welch*•†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•†..... Brooke	JOHN C. PALMER, SR.
▲Weston*•†..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	J. V. Blair.
▲Wheeling*•†..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	JAMES W. EWING. Refers to the National Exchange Bank and Bank of Wheeling.
▲Williamson*•† .....Mingo	Sheppard & Goodykoontz.
▲Winfield*.....Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee*.....Kewaunee	See Algoma.
Albany*•† .....Green	V. S. Kidd.
Algoma*•†.....Kewaunee	M. T. Parker.
▲Alma*•†.....Buffalo	Robert Lees.
Amery*•† .....Polk	W. T. Kennedy.
Amherst*•† ..... Portage	A. J. Smith.
▲Antigo*•† .....Langlade	FINUCANE & CONWAY.
▲Appleton*•†...Outagamie	EDWARD G. JONES.
Arcadia*•†..Trempealeau	RICHMOND & RICHMOND.
Arena*•†..... Iowa	W. M. Abbott.
Argyle*•†.....Lafayette	See Darlington.
▲Ashland*•†.....Ashland	DILLON & COLIGNON.
Augusta*•†....Eau Claire	E. M. Bradford.
Baldwin*•† .....St. Croix	Henry Anderson.
Bangor*•†.....LaCrosse	See LaCrosse.
▲Baraboo*•† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*•† ..... Barron	Coe Bros.
Bayfield*•† .....Bayfield	W. W. Downs.
Beaverdam*•† .....Dodge	M. H. UMBREIT.
Belmont*•† ....Lafayette	See Benton.
Beloit*•† ..... Rock	F. CLEARY.
Benton*•†..... Lafayette	See Darlington.
Berlin*•†.....Green Lake	PERRY NISKERN.
Black Earth*•†..... Dane	See Madison.
▲Black Riv. Falls*•† Jack'n	G. M. PERRY.
Blair*•†..... Trempealeau	See Arcadia.
Blanchardville*•† LaFay'e	Morrison & Chandler.
Bloomer*•† .....Chippewa	Henry Lebris, Jr.
Bloomington*..... Grant	P. Bartley.
Boscobel*•†..... Grant	WILLIAM E. HOWE.
Brandon*•†..Fond du Lac	David Whitton.
Brillion*•†.....Calumet	S. H. Barnard.
Brodhead*•†..... Green	Burr Sprague.
Burlington*•† ..... Racine	E. E. MILLS.
Butternut*•†..... Ashland	Foster & Mars.
Cadott*•† .....Chippewa	F. E. Watson.
Cambria*•† .....Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*•†..... Monroe	See Viroqua.
Cassville*•†..... Grant	D. W. Clark.
Cedarburg*•† ....Ozsaukee	J. F. Trottman.
Centralia*•† ..... Wood	H. WIPPERMAN.
▲Chilton*•†..... Calumet	J. E. McMullen.
▲ChippewaFalls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† ..... Rock	See Beloit.
Clintonville*•†.. Waupaca	F. M. Guernsey.
Colfax*•†..... Dunn	See Menomonie.
Columbus*•† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*•†..... Grant	S. E. Smalley.
Cumberland*•† .. Barron	H. S. Comstock.
Darien*•† ..... Walworth	See Elkhorn.
▲Darlington*•† ..Lafayette	ORTON & OSBORN.
▲Dartford *•...Green Lake	J. C. McConnell.
Deerfield*•† ..... Dane	See Madison.
Delavan*•†..... Walworth	D. B. Barnes.
Depere*•†..... Brown	JOHN SMITH.
▲Dodgeville*•† ..... Iowa	A. JENKS.
Dorchester*•†..... Clark	See Marshfield.
▲Durand*•†..... Pepin	W. E. Plummer.
▲Eagle River*•†..... Vilas	Colman & Colman.
East Troy*..... Walworth	See Elkhorn.
▲Eau Claire*•†..Eau Claire	A. H. SHOEMAKER.
Edgerton*•†..... Rock	J. P. Towne.
Edmund*•† ..... Iowa	See Dodgeville.
▲Elkhorn*•† .... Walworth	LYON & NORTON.
▲Elsworth*•† ..... Pierce	A. Cornbacker.
Elroy*•†..... Juneau	A. H. Smith.
Evansville*•† ..... Rock	F. L. Jaynes.
Fennimore*•†..... Grant	W. E. Lathrop.
▲Florence*•† .....Florence	Max Sells.
▲Fond duLac*•†FondduL'c	GIFFIN & SUTHERLAND.
Ft. Atkinson*•† Jefferson	A. M. WEBB.
Ft. Howard*•†..... Brown	Sheridan & Evans.
Fountain City*•†..Buffalo	Martin Fugina.
Foxlake*•† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*•† Trempealeau	See Arcadia.
Glenwood*•† ....St. Croix	See New Richmond.
Glidden*•† ..... Ashland	See Ashland.
▲Grand Rapids*•†... Wood	H. WIPPERMAN.
▲Grantsburg*•† .....Burnett	S. F. Grover.
▲Green Bay*•†.....Brown	SUFFEL & KITTELL.
Greenwood*•† ..... Clark	See Marshfield.
Hammond*•†....St. Croix	See Baldwin.
Hancock*•†.....Waushara	See Plainfield.
Hartford*•†..Washington	H. K. Butterfield.
Hartland*•†.....Waukesha	H. W. Goodwin.
▲Hayward*•†..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*•†..... Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New London.
▲Hudson*•†..... St. Croix	BAKER & HAVEN.
▲Hurley*•† ..... Iron	A. L. Ruggles.
Independence*•† Tr'mp'lu	See Arcadia.
Iola*•† ..... Waupaca	H. J. Stverson.
Iron River*•†..... Bayfield	T. B. Walsh.
▲Janesville*•† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† .... Jefferson	R. B. KIRKLAND.
Johnson Creek*•†.Jeff's'n	See Watertown.
▲Juneau*•†..... Dodge	George W. Sloan.
Kaukauna*•†..Outagamie	John Bruemmer.
▲Kenosha*•†..... Kenosha	ALBERT E. BUCKMASTER.
▲Kewaunee*•†..Kewaunee	JOHN WATTAWA.
Kiel*•†..... Manitowoc	See Chilton.
Kilbourn*•† .....Columbia	Thomas B. Coon.
▲La Crosse*•†....La Crosse	MILLER & WOLFE.
Lafarge*•..... Vernon	See Viroqua.
Lake Geneva*•† Walworth	CHARLES S. FRENCH.
Lakemills*•† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamon*† D'glas	See Superior.
▲Lancaster*† ..... Grant	H. BUCKNER.
Linden* ..... Iowa	See Dodgeville.
Lodi*† ..... Columbia	S. H. Watson.
Loyal* ..... Clark	D. V. Richardson.
¶▲Madison*† ..... Dane	OLIN & BUTLER.
Malden Rock*† ..... Pierce	A. Cook.
Manawa*† ..... Waupaca	C. D. McFarland.
▲Manitowoc*† Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*† ... Marinette	J. B. FAIRCHILD.
Marion*† ..... Waupaca	J. H. SPENGLER.
Markesan*† . Green Lake	G. T. Thorne.
Marshfield*† ..... Wood	W. A. & E. C. PORS.
▲Mauston*† ..... Juneau	H. W. Barney.
Mayville*† ..... Dodge	Lamoreux & Husting.
Mazomanie*† ..... Dane	See Madison.
▲Medford*† ..... Taylor	Clinton Textor.
Melrose* ..... Jackson	J. M. Hutchins.
Menasha*† ... Winnebago	J. C. KERWIN.
▲Menomonie*† ..... Dunn	C. E. FREEMAN.
▲Merrill*† ..... Lincoln	CURTIS & REID.
Merrillan*† ..... Jackson	Homer C. Clark.
Milton*† ..... Rock	E. P. Clarke.
Milton Junction*† . Rock	Will H Gates.
▲Milwaukee*† . Milwaukee	BLOODGOOD, KEMPER & BLOODGOOD. Refer to Wisconsin and Marine Nat. Banks.
" ..... "	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & OBTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*† ..... Iowa	SPENSLEY & McILHON.
Minocqua*† ..... Vilas	See Rhinelander.
Mondovi*† ..... Buffalo	L. G. Gilman.
▲Monroe*† ..... Green	P. J. CLAWSON.
▲Montello*† .... Marquette	John Barry.
Montfort*† ..... Grant	See Lancaster.
Monticello*† ..... Green	See Brodhead.
Mount Horeb*† ..... Dane	See Madison.
Mukwonago*† Waukesha	Ferd. R. Smith.
Muscoda*† ..... Grant	J. M. Cubela.
Necedah*† ..... Juneau	Charles E. Babcock.
Neenah*† .... Winnebago	J. C. KERWIN.
▲Nellisville*† ..... Clark	CHARLES F. GROW.
New Glarus*† ..... Green	T. C. Hefty.
New Lisbon*† ..... Juneau	J. J. Hughes.
New London*† . Waupaca	OLIVER H. DAY.
New Richmond*† St. Cr'ix	Hawkins & Hughes.
No. La Crosse† La Crosse	See La Crosse.
Oakfield*† .. Fond du Lac	See Fond du Lac.
Oconomowoc*† Wauk'ha	O. F. Jones.
▲Oconto*† ..... Oconto	W. H. Webster.
Omro*† ..... Winnebago	Bert. Coffman.
▲Osceola*† ..... Polk	Charles H. Oakey.
▲Oshkosh*† ... Winnebago	DAVIDSON & WILDE.
Osseo*† ... Trempealeau	See Augusta.
Palmyra*† ..... Jefferson	J. H. Piper.
Patchgrove* ..... Grant	Frank Kolb.
▲Phillips*† ..... Price	M. BARRY.
Plainfield*† ... Waushara	Angels & Corrigan.
Platteville*† ..... Grant	J. W. Murphy.
Plymouth*† .. Sheboygan	M. C. MEAD.
▲Portage*† ..... Columbia	E. S. BAKER.
▲Port Washington*† Ozauk	W. M. Foster.
Poynette*† .... Columbia	See Portage.
▲Prairie du Chein*† Crawf'd	Thomas & Fuller.
Prairie du Sac*† .... Sauk	J. S. Tripp.
Prescott*† ..... Pierce	J. S. White.
Princeton*† . Green Lake	F. E. Clark.
▲Racine*† ..... Racine	PALMER & GITTINGS
Randolph*† ..... Dodge	R. D. Calkins.
Readstown*● ..... Vernon	See Viroqua
Reedsburg*† ..... Sauk	JAMES A. STONE.
Reeseville*† ..... Dodge	Edward J. Devney.
Rewey*† ..... Iowa	See Mineral Point.
▲Rhinelander*† ... Oneida	PAUL BROWNE
Rice Lake*† ..... Barron	K. E. RASMUSSEN.
▲Richland Center*† Richl'd	L. H BANCROFT.
Ripon*† ..... Fond du Lac	ROY REED.
River Falls*† ..... Pierce	F. M. White.
Sauk City*† ..... Sauk	I. R Quimby

Town and County	Name.
Seymour*† ... Outagamie	F. M. Wilcox.
▲Sharon*† ..... Walworth	See Elkhorn.
▲Shawano*† ..... Shawano	M. J. Wallrich.
▲Sheboygan*† Sheboygan	EDWARD VOIGT.
Sheboygan Falls*† Sh'gan	See Sheboygan.
▲Shell Lake*† .. Washburn	L. H. Mead.
Shullsburg*† .. Lafayette	J. B. Simpson.
Soldiers Grove*● Crawford	Thomas & Peterson.
South Milwaukee*† Mil'e	J. G. Davies.
▲Sparta*† ..... Monroe	MORROW & MASTERS.
Springgreen*† ..... Sauk	T. W. King.
Springvalley*† .... Pierce	See Ellsworth.
Stanley*† ..... Chippewa	C. B. Culbertson.
St. Croix Falls*† .... Polk	MONS P. JERDEE.
▲Stevens Point*† . Portage	McFARLAND, HANNA & MIVLAT.
Stoughton*† ..... Dane	J. M. Clancey.
▲Sturgeon Bay*† .... Door	R. P. CODY.
Sun Prairie*† ..... Dane	Thomas C. Hayden.
▲Superior*† ..... Douglas	GEORGE B. HUDNALL.
Thorp*† ..... Clark	George B. Parkhill.
Tomah*† ..... Monroe	W. B. Naylor, Jr.
Tomahawk*† .... Lincoln	A. H. Woodworth.
Two Rivers*† Manitowoc	See Manitowoc.
Uniongrove*† .... Racine	Waller & Gittings.
Viola*● ..... Richland	See Richland Center.
▲Viroqua*† ..... Vernon	SMITH & GRIFFIN.
▲Washburn*† ..... Bayfield	E. C. ALVORD.
Waterloo*† .... Jefferson	H. T. AMES.
Watertown*† .. Jefferson	WM. H. WOODARD.
▲Waukesha*† .. Waukesha	V. H. TICHENOR.
▲Waupaca*† .... Waupaca	IRVING P. LORD.
Waupun*† .. Fond du Lac	C. E. Hooker.
▲Wausau*† .... Marathon	RYAN, HURLEY & JONES.
▲Wautoma* .... Waushara	Angels & Corrigan.
▲Westbend*† . Washington	BARNEY & KUECHENMEISTER.
Westby*† ..... Vernon	See Viroqua.
Westfield*† .. Marquette	See Portage.
West Salem*† La Crosse	See La Crosse.
West Superior*† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*† .. Waupaca	A. S. Hutchinson.
▲Whitehall*† Trimpealeau	See Arcadia.
Whitewater*† . Walworth	JAMES G. KESTOL.
Wilton*† ..... Monroe	See Sparta.
Winneconne*† Win'bago	J. D. Rush.
Wittenberg*† .. Shawano	Goodrick & Goodrick.
Wonewoc*† ..... Juneau	A. Carter.

WYOMING.

▲Basin ..... Bighorn	JOHN P. ARNOTT.
▲Buffalo*† ..... Johnson	PARMELEE & HILL.
Carbon*† ..... Carbon	See Rawlins.
▲Casper*† ..... Natrona	E. B. Norton.
¶▲Cheyenne*† ... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*† ..... Converse	Charles F. Maurer.
▲Evanston*† ..... Uinta	HAMM & ARNOLD.
▲Green River*† Sw'twater	See Rock Springs.
Kemmerer*† ..... Uinta	H. E. CHRISTMAS.
▲Lander*† ..... Fremont	James S. Vidal.
▲Laramie*† ..... Albany	JOHN H. SYMONS.
Lusk*† ..... Converse	D. E. Goddard.
▲Newcastle*† ..... Weston	David A. Fakler.
▲Rawlins*† ..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*† Sw'tw't'r	T. S. TALIAFERRO, JR.
Saratoga*† ..... Carbon	J. J. Brown.
▲Sheridan*† ..... Sheridan	E. E. LONABAUGH.
▲Sundance* ..... Crook	H. A. ALDEN.
Thermopolis* ... Fremont	See Basin.
Wheatland*† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*† .. Kootenay	See Nelson.
Ashcroft ..... Yale	Dennis Murphy.
Atlin	J. Gordon Hunter.
Balfour† ..... Kootenay	See Nelson.
Bennett ..... Vancouver	See Vancouver.
Chilliwack* .. Chilliwack	See New Westminster.
Cranbrook*† ... Kootenay	Ross & Herchimer.
Fernie* ..... Kootenay	See Nelson.
Ft. Steele*† .... Kootenay	J. A. Harvey.
Golden*† Yale & Cariboo	See Revelstoke.
Grand Forks* ..... Yale	HANNINGTON & MORRISON
Greenwood* ..... Yale	I. H. Hallett.
Kamloops*† ..... Yale	W. R. Whittaker.
Kaslo*† ..... Kootenay	McAnn & Mackay.
Nakusp*† ..... Kootenay	See Nelson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Nanaimo*†.....Nanaimo	BARKER & POTTS.
Nelson*†.....Kootenay	R. W. HANNINGTON.
New Denver*† Kootenay	R. B. Kerr.
New Westminster*† New Westminster	G. E. CORBOULD.
Pilot Bay*..... Kootenay	See Nelson.
Revelstoke*†. Kootenay	G. L. McCarter.
Robson*†..... Kootenay	See Nelson.
Rossland*†..... Kootenay	DALY & HAMILTON.
Salmon..... Kootenay	See Nelson.
Sandon*†..... Kootenay	Frank L. Christie.
Slocan ..... Kootenay	F. S. Andrews.
Trail*†..... Kootenay	See Nelson.
Vancouver*† New Westminster	WILSON, SENKLER & BLOOMFIELD. Solicitors for Bank of Montreal.
Vernon*†..... Yale	FRED BILLINGS.
Victoria*†..... Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*†..... Kootenay	John F. Burne.

MANITOBA.

Altona*†..... Lisgar	See Winnipeg.
Birtle*†..... Marquette	Mickle & Tingley.
Boissevain*† Turtle Mt'n	Norman P. Buckingham.
Brandon*†..... Brandon	COLDWELL & COLEMAN.
Carberry*†..... Norfolk	G. Barrett.
Carman*†..... Lisgar	F. A. Brown.
Cartwright*†..... Lisgar	See Pilot Mound.
Crystal City*†..... Lisgar	See Winnipeg.
Cypress River*† Macd'ld	C. E. Bastin.
Dauphin*†..... Marquette	A. E. Wilkes.
Deloraine*†. Turtle Mt'n	J. A. Mather.
Emerson*†.. Provencher	D. Forrester.
Gladstone*†.. Macdonald	D. Smith.
Glenboro*†.. Macdonald	F. H. Mitchell.
Gretna*†..... Lisgar	Harvey T. Maulson
Hamiota*†..... Marquette	M. B. Jackson.
Hartney*†..... Selkirk	G. St. J. Hallen
Holland*†..... Macdonald	H. L. Riscon.
Killarney*†..... Lisgar	A. G. Hay.
Manitou*†..... Dufferin	W. F. Ellis.
McGregor*†..... Norfolk	See Carberry
Melita*†..... Brandon	J. L. Crerar.
Miami*†..... Lisgar	F. A. Brown.
Minnedosa*†.. Marquette	R. Hill Myers.
Morden*†..... Lisgar	H. L. Lemon.
Morris*†..... Provencher	See Emerson.
Neepawa*†... Macdonald	Howden & Howden.
Oak Lake*†..... Brandon	See Brandon.
Pilot Mound*†. Macd'n'ld	W. A. Donald.
Plum Coulee*†..... Lisgar	See Winnipeg.
Portage la Prairie*† Macdonald	D. A. Macdonald.
Rapid City*†. Marquette	R. A. Nelles.
Russell*†..... Marquette	See Rapid City.
Selkirk*†..... Selkirk	John O Reilly.
Shoal Lake*†. Marquette	James MacDonald.
Souris*†..... Brandon	J. A. Taylor.
Stonewall*†..... Selkirk	See Winnipeg.
St. Pierre ..... Carillon	See Winnipeg.
Treherne*†..... Norfolk	See Winnipeg.
Virden*†..... Brandon	Goulter & Singer.
Wawanesa*†..... Brandon	J. H. Ingram.
Winkler..... Lisgar	See Winnipeg.
Winnipeg*† ... Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*†..... Gloucester	Gilbert & Gilbert.
Campbellton*†.. Rest'che	Murray & McLatchy.
Chatham*†. Northumb'd	Warren C. Winslow.
Dorchester*† Westmor'd	M. G. Teed.
Edmundston*†.. Victoria	John M. Stevens.
Fredericton*†..... York	ARTHUR R. SLIPP.
Grand Falls*†.. Victoria	See Edmundston.
Hartland*†..... Carleton	See Woodstock.
Hillsboro*†..... Albert	See Moncton.
Kingston*†..... Kent	See St. John.
Moncton*†. Westmorel'd	R. W. HEWSON.
New Castle*† N'thuml'd	E. P. WILLISTON.
Sackville*†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*† Westmoreland	W. A. Russell.
St. Andrews*†.. Charlotte	F. H. Grimmer.
St. John*†..... St. John	ALEXANDER P. BARNHILL.
St. Stephen*†.. Charlotte	J. G. Stevens, Jr.
Sussex*†..... Kings	White, Allison & King.
Woodstock*†... Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*† .... Sas'k'h'n	See Prince Albert.
Calgary*†..... Alberta	J. A. BANGS.
Dawson City .... Alberta	C. N. Woodworth.
Edmonton*†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle† Assinib'ia	See Regina.
Grenfell*†..... Assiniboia	W. Peel.
Indian Head*† Assiniboia	T. W. Jackson.
Lethbridge*†..... Alberta	C. I. P. Conybeare.
McLeod*†..... Alberta	Haultain & Mackenzie.
Medicine Hat*† Assinib'a	C. R. Mitchell.
Moose Jaw*†.. Assiniboia	William Grayson.
Moosomin*†.. Assiniboia	White, Elwood & Gwillen.
Pincher Creek*† Alberta	See McLeod.
Prince Albert*†... Sas'h'n	James McKay.
Qu Appelle*... Assiniboia	A. D. Dickson.
Qu Appelle Stn*† Assin'ia	A. D. Dickson.
Regina*†..... Assiniboia	FORD JONES.
So.Edmonton*▲.. Alberta	A. C. Rutherford.
Wapella*†..... Assiniboia	See Regina.
Whitewood*† Assiniboia	See Regina.
Wolseley*†... Assiniboia	Levi Thomson.
Yorkton*†..... Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*†. Colch'ter	See Truro.
Amherst*†.. Cumberland	TOWNSEND & ROGERS.
Annapolis*†.. Annapolis	Fred W. Harris.
Antigonish*† Antigonisn	J. A. WALL.
Barrington*†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*†..... Digby	Jones & Nichols.
Berwick*†..... Kings	See Kentville.
Bridgetown*†. Annapolis	C. T. Daniels.
Bridgewater*†. Lunenb'g	H. T. Ross.
Canning*†..... Kings	See Kentville.
Canso*†..... Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*†.... Halifax	See Halifax.
Digby*†..... Digby	T. C. Shreve.
Glace Bay†.. Cape Breton	Chisholm & Crowe.
Guysborough*†.. Guys'ro'	Joseph A. Fulton.
Halifax*†..... Halifax	ALFRED WHITMAN.
Kentville*†..... Kings	W. P. Shaffner.
Lawrencetown*†. Halifax	See Annapolis.
Liverpool*†..... Queens	John George Pyke.
Lockeport*†... Shelburne	See Shelburne.
Londonderry*†Colchester	See Truro.
Lunenburg*† Lunenburg	Charles W. Lane.
Mabou..... Inverness	See Port Hood.
Maitland*†..... Hants	See Truro.
Middleton*†... Annapolis	W. G. Parsons.
New Glasgow*†.. Pictou	Fraser, Jennison & Graham.
North Sydney*†C.Breton	Murray & MacKenzie.
Oxford*†.. Cumberland	C. H. Onley.
Parrsboro*† Cumberland	H. W. McKenna
Pictou*†..... Pictou	E. M. MAC DONALD.
PortHawkesb'y*†Invern's	George O. Forsyth.
Port Hood*†.... Inverness	Samuel Macdonnell.
Shelburne*†.... Shelburne	John Hood.
Sherbrooke*†... Guysboro	See Guysborough.
Shubenacadie*† ... Hants	A. Kirkpatrick.
Springhill*▲. Cumberland	A. W. Foster.
Stellarton*†.. Pictou	See Pictou.
St. Peter's*†... Richmond	See Port Hawkesbury.
Sydney*†... Cape Breton	WM. A. G. HILL.
Truro*†..... Colchester	Hugh MacKenzie.
Westville*†..... Pictou	See Pictou.
Weymouth*†..... Digby	J. A. Grierson.
Windsor*†..... Hants	E. J. MORSE.
Wolfville*†..... Kings	E. Sidney Crawley.
Yarmouth*▲. Yarmouth	E. H. ARMSTRONG.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

ONTARIO.

Town and County.	Name.
Acton*† ..... Halton	W. A. McLean.
Ailsa Craig*†. Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ..... Lambton	Hannah & Burnham.
Amherstburg*† .... Essex	F. A. Hough.
Arkona*† ..... Lambton	See Watford.
Arnprior*† ..... Renfrew	Dulmage & Burwash.
Arthur*† ..... Wellington	M. M. McMartin.
Athens*† ..... Leeds	W. A. Lewis.
Atwood*† ..... Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*† .. Stormont	See Cornwall.
Aylmer*† ..... Elgin	Miller & Backhouse.
Ayr*† ..... Waterloo	See Galt.
Barrie*† ..... Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*† ..... Lincoln	See Hamilton.
Beaverton*† ..... Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*† ..... Hastings	F. E. O'FLYNN.
Berlin*† ..... Waterloo	A. Miller.
Blenheim*† ..... Kent	R. L. Gosnell.
Blyth*† ..... Huron	A. S. Dickson.
Bolton*† ..... Peel	A. A. Miller.
Bothwell*† ..... Kent	George L. Taylor.
Bowmanville*† . Durham	J. Keith Galbraith.
Bracebridge*† .. Muskoka	Mahaffy & Ashworth.
Bradford*† ..... Simcoe	Mark Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*† ..... Brant	BAIRD & HENDERSON.
Brigden*† ..... Lambton	See Sarnia.
Brighton*† .No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† ..... Huron	G. F. Blair.
Burford*† ..... Brant	See Brantford.
Burks Falls*† .. Muskoka	Stephen T. Evans.
Burlington*† ..... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ... Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† ..... Haldimand	Colter & Goodman.
Chatham*† ..... Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*† ... Dundas	W. B. Lawson.
Chippawa*† ..... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*† ..... Wellington	See Harriston.
Clinton*† ..... Huron	W. Brydon.
Cobourg*† N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*† ..... Simcoe	J. Brookoski.
Collingwood*† ... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*† ..... Simcoe	See Alliston.
Cornwall*† .. Stormont	MACLENNAN, CLINE & MACLENNAN.
Creemore*† ..... Simcoe	See Barrie.
Dashwood* ..... Huron	R. H. Collins.
Delhi*† ..... Norfolk	See Simcoe.
Deseronto*† ..... Hastings	George E. Deroche.
Drayton*† ... Wellington	A. S. Lowrn.
Dresden*† ..... Kent	J. W. Sharpe.
Drumbo*† ..... Oxford	See Brantford.
Dundalk*† ..... Grey	I. B. Lucas.
Dundas*† ... Wentworth	T. H. A. BEGUE.
Dunnville*† .. Haldimand	W. D. Swayze.
Durham*† ..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† ..... Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*† ..... Wellington	Henry Wissler.
Embro*† ..... Oxford	See Woodstock.
Erin*† ..... Wellington	See Fergus.
Essex*† ..... Essex	E. A. Wisner.
Exeter*† ..... Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*† ..... Wellington	N. M. Monro.
Flesherton* ..... Grey	Lucas & Wright.
Florence*† ..... Lambton	See Rothwell.
Fordwich*† ..... Huron	See Blyth.
Forest*† ..... Lambton	Wm. J. Porte.
Fort Frances*Rainy Riv'r	See Rat Portage.
Fort William*† .. Algoma	W. A. MATHESON.
Galt*† ..... Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*† .... Halton	G. S. Goodwillie.
Glencoe*† ..... Middlesex	Stuart, Stuart & Ross.
Goderich*† ..... Huron	PHILIP HOLT, *K. C.*
Gore Bay* ..... Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*† ..... Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*† .. Wentworth	CARSCALLEN & CAHILL.
Hanover*† ..... Grey	See Durham.
Harriston*† .. Wellington	A. G. Campbell.
Harrow*† ..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*† .. Prescott	O'BRIAN & HALL.
Hensall*† ..... Huron	H. J. D. Corkle.
Hespeler*† ..... Waterloo	See Berlin.
Highgate*† ..... Kent	See St. Thomas.
Huntsville*† .... Muskoka	O. M. Arnold.
Ingersoll*† ..... Oxford	HEGLER & HEGLER.
Inwood*† ..... Lambton	See Sarnia.
Iroquois*† ..... Dundas	A. E. Overell.
Jarvis*† ..... Haldimand	C. E. Bourne.
Keewatin*† ... R'ny R. D.	H. A. Langford.
Kemptville*† .. Grenville	T. K. Allen.
Kincardine*† ..... Bruce	W. C. Loscombe.
Kingston*† ... Frontenac	SMYTHE & LYON.
Kingsville*† ..... Essex	W. A. Smith.
Lakefield*† ... Peterboro	O. A. Langley.
Lanark*† ..... Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*† ..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*† ..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*† ..... Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson
Madoc*† ..... Hastings	Wm. Cross.
Markdale*† ..... Grey	P. McCullough.
Markham*† ..... York	Higgins & Douglas.
Marmora* ..... Hastings	J. F. Wills.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† ..... Grey	C. T. Sutherland.
Merlin*† ..... Kent	See Blenheim.
Merrickville*† Greenville	A. E. Baker.
Midland*† ..... Simcoe	John Bowe.
Mildmay*† ..... Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*† ..... Perth	See Listowel.
Mitchell*† ..... Perth	Dent & Thompson.
Morrisburg*† .... Dundas	J. P. Whitney.
Mount Forest*† . Wel'ton	R. O. Elliott.
Napanee*† ..... Lennox	WILSON & WILSON.
Newcastle*† ..... Durham	E. H. McLean.
New Hamburg*†. W'tr'l'o	William Millar.
New Market*† ..... York	T. J. Robertson.
Niagara Falls*† . Welland	F. W. HILL.
North Bay*† ... Nipissing	BROWNING & SENKLER.
Norwich*† ..... Oxford	T. Brown.
Norwood*† ..... Peterboro	W. A. F. Campbell.
Oakville*† ..... Halton	D. O. Cameron.
Oil Springs*† ... Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*† ..... Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*† ..... Carleton	BISHOP & SMITH.
Otterville*† ..... Oxford	See Woodstock.
Owen Sound*† ..... Grey	Kilbourn & Kilbourn
Paisley*† ..... Bruce	Hector C. Cowan.
Pakenham*† ..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*† ..... Brant	Gordon J. Smith.
Parkdale*† ..... York	John Douglas.
Parkhill*† ..... Middlesex	E Goodman.
Parry Sound*† McDoug'll	Pirie & Stone.
Pembroke*† .... Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*† ..... Lanark	Hall & Hall.
Peterboro*† ... Peterboro	HALL & HAYES.
Petrolia*† ..... Lambton	Moncruff & Gansby.
Pickering*† ..... Ontario	Dow & McGilloray.
Picton*† . Prince Edward	G. O. Alcorn.
Pt. Arthur*† Th'r Bay Dis	F. H. Keefer.
Port Colborne*† Welland	G. S Macdonald.
Port Elgin*† ..... Bruce	C. Dalrymple.
Port Hope*† ..... Durham	H. A. WARD.
Port Perry*† ..... Ontario	H. L. Ebbels.
Port Rowan*† .... Norfolk	See Simcoe.
Prescott*† ..... Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*† ..... Renfrew	Craig & Wilson
Richmond Hill*† ..... York	A. G. J. Lawrence.
Ridgetown*† ..... Kent	W. E. Gundy.
Ripley*† ..... Bruce	F. L. Pearson.
Rodney*† ..... Elgin	H. Falconer Jell.
Sarnia*† ..... Lambton	GURD & KITTERMASTER
SaultSte.Marie*† Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† ..... Huron	R. S. Hays.
Shelburne*† ..... Dufferin	G. M. Vance.
Simcoe*† ..... Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*† ... Lanark	Lavell & Farrell.
Southampton*† .... Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ◆Express Office. †Telegraph Station. ¶State Capital.

The Merchants National Bank

ST. PAUL, MINN.

KENNETH CLARK, President.

C. H. BIGELOW, Vice-President.

CAPITAL $1,000,000

SURPLUS $160,000

GEO. H. PRINCE, Cashier.

H. W. PARKER, Assistant Cashier.

We make Collections a SPECIALTY. Accounts of Banks, Bankers, and Individuals Solicited. Correspondence Invited.

MERCHANTS AND MANUFACTURERS NATIONAL BANK

COLUMBUS, OHIO

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WM. D. PARK, PRESIDENT

G. MOORE PETERS, VICE-PRESIDENT

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WALTER B. BEEBE, ASST. CASHIER

W. J. CAMMITZ, ASST. CASHIER

Capital, - $500,000 Surplus, - $200,000

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THE FOURTH STREET NATIONAL BANK

OF PHILADELPHIA

Capital, - - - - $3,000,000.00

Surplus and Net Profits, 3,750,000.00

ACCOUNTS OF BANKS, BANKERS, CORPORATIONS, FIRMS, AND INDIVIDUALS SOLICITED.

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CABLE TRANSFERS MADE. LETTERS OF CREDIT ISSUED, AVAILABLE THROUGHOUT THE WORLD

SIDNEY F. TYLER, President. R. H. RUSHTON, Vice-President. B. M. FAIRES, 2d Vice-President.
E. F. SHANBACKER, Cashier. W. Z. McLEAR, Assistant Cashier.
FRANK O. ROGERS, Manager Foreign Exchange Department.

JOSEPH A. LANGFITT, President — *G. W. EISENBEIS, Vice-Pres. and Cashier* — *C. H. E. SUCCOP, Asst. Cashier*

The Federal National Bank

PITTSBURG, PA.

PARK BUILDING

Capital and Surplus, $2,400,000.00

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J. S. CRAIG, Treas. Riter-Conley Manufacturing Co.
HON. W. P. POTTER
J. H. JONES, Pres. Pittsburg & Buffalo Co.
F. R. BABCOCK, Treas. Babcock Lumber Co.
J. H. PRICE, Manager American Steel and Wire Co.
W. A. DINKER, Pittsburg Coal Co.
R. D. McGONNIGLE, Treas. Manufacturers and Producers Supply Co.
JUSTUS MULERT, Insurance
W. A. ROBERTS, Pres. Life Protective B. & L. Ass'n
G. W. EISENBEIS, Cashier